

City of Everett

2010 – 2014

Consolidated Plan

May 15, 2010



**City of Everett
Department of Planning
and Community Development**

Acknowledgements

Mayor

Ray Stephanson

City Council

Paul Roberts, President

Drew Nielsen

Jeff Moore

Brenda Stonecipher

Shannon Affholter

Ron Gipson

Arlan Hatloe

Citizens Advisory Committee for Housing and Community Development

Gregg Elder, Chair

Kaye Phinney

Greg Campbell

Christina Aho

Rock Dorsey

David Simpson

Joyce Sieminski

Peter Sontra

Tim Koss

Rick Dorris

City of Everett Planning and Community Development Staff

David Koenig

Jan Meston

Jim Hanson

Ross Johnson

Table of Contents

Executive Summary	1
--------------------------------	----------

About the Consolidated Plan	13
--	-----------

What is the Consolidated Plan?	13
--------------------------------------	----

Consultation and Coordination.....	14
------------------------------------	----

Findings of the Data Analysis & Needs Assessment	17
---	-----------

Community Profile.....	19
------------------------	----

<i>Highlights of the Community Profile</i>	<i>19</i>
--	-----------

<i>Population</i>	<i>21</i>
-------------------------	-----------

<i>Households</i>	<i>24</i>
-------------------------	-----------

<i>Income Characteristics.....</i>	<i>27</i>
------------------------------------	-----------

<i>Employment</i>	<i>34</i>
-------------------------	-----------

<i>Housing Units.....</i>	<i>35</i>
---------------------------	-----------

<i>The Homeless Population</i>	<i>42</i>
--------------------------------------	-----------

<i>People with Special Needs</i>	<i>Error! Bookmark not defined.</i>
--	--

Housing Market Analysis and Needs Assessment	49
--	----

<i>Market Rate Rental Housing</i>	<i>50</i>
---	-----------

<i>Rental Housing Affordability for Naval Personnel</i>	<i>54</i>
---	-----------

<i>Housing Affordability for Lower Income Households.....</i>	<i>55</i>
---	-----------

<i>Demand for Assisted Housing.....</i>	<i>57</i>
---	-----------

<i>Low- and Moderate-Income Renter Housing Needs</i>	<i>60</i>
--	-----------

<i>For-Sale Housing</i>	<i>62</i>
-------------------------------	-----------

<i>Needs of Homeowners and Potential First-Time Buyers</i>	<i>65</i>
--	-----------

<i>Non-Housing Needs of Low- and Moderate Income People</i>	<i>67</i>
---	-----------

<i>Community and Economic Development Needs.....</i>	<i>69</i>
--	-----------

<i>Fair Housing.....</i>	<i>70</i>
--------------------------	-----------

<i>Lead-based Paint.....</i>	<i>72</i>
------------------------------	-----------

<i>Barriers to Affordable Housing</i>	<i>73</i>
---	-----------

Resources: Current and Anticipated to be Available 77

Institutional Structure-----	77
Shelter and Services for the Homeless-----	79
Housing and Services for Special Needs Populations -----	85
Assisted Rental Housing Inventory—Status and Issues-----	87
Homeownership Resources -----	93

Five-Year Strategies 97

Housing Strategies-----	97
Human Services Strategies-----	102
Capital Improvement Strategies-----	104
Public Housing Strategy-----	105
Anti-Poverty Strategy-----	106
Economic Development -----	107

Appendices

Appendix A-Citizen Participation Plan	
Appendix B-Required HUD Tables	
Appendix C-Performance Measures	

2010Action Plan

Executive Summary

Executive Summary

About the Consolidated Plan

The Consolidated Plan is a requirement of the U. S. Department of Housing and Urban Development related to the City of Everett's receipt of Community Development Block Grant (CDBG) funds. The City has about \$2.2 million each year in CDBG and other federal and local funds to invest in projects and programs that principally benefit low- and moderate-income people. This plan is required to be updated prior to the 2010 Census information being available. The Consolidated Plan will need to be revised with new Census information in the future. The Consolidated Plan describes the local priorities that guide the decisions for the use of the funds.

Highlights of the Plan

Community Profile

- Everett is the older, central city in an urbanizing County. It has, in recent years, experienced a slower rate of growth (although higher actual numbers of people) than many of the surrounding communities. But it has grown at a slightly higher rate than Snohomish County overall.
- A quarter of the population is made up of children (<18) and 10 percent is over the age of 65. These are also the two groups for whom the rate of poverty is the highest, 16.8 percent and 12.1 percent respectively.
- Consistent with regional trends, racial and ethnic diversity in Everett increased significantly during the 1990's and continuing in to the 2000's. Some of that increase was due to the arrival of immigrants and refugees.
- Nearly two thirds (63.3 percent) of Everett residents live in small households of one or two people. This may, in part, be a result of the housing stock, which is made up of over 60 percent two-bedroom and smaller units. In addition, the population includes higher percentages of single person and non-family households that in the other areas of Snohomish County. This is also typical of many central cities where older, smaller housing units more appropriately house non-family households.
- Among family households, nearly one in five is headed by a single parent. Single parent households are typically more likely to: 1) experience higher rates of poverty or have low incomes; 2) have more difficulty finding affordable housing, and 3) need more social service support (i.e. child care, health care etc.) than two parent families.

- While the rate of homeownership increased slightly between 1990 and 2000, the majority of households (54.1 percent) are renters. In all other Snohomish County jurisdictions, there are more owners than renters.
- The median income in Everett is about 75 percent of the County median income. While the County's median income increased by 30 percent in the 1990's, Everett's increased by only 20 percent.
- Over 50 percent of all Everett households meet the HUD definition of low-income (earning less than 80 percent of the area median income). Fifteen (15) percent of all households make less than 30 percent of the median income and are considered extremely low-income. The number of lower income households in Everett is expected to grow by between 1,400 and 1,800 households each decade until 2030.
- Everett has a significant amount of Snohomish County's assisted/subsidized housing. The Snohomish County 2008 Housing Inventory lists Everett with 31% (4,356) of assisted/subsidized housing. 14.7% of the population of Snohomish County resided in Everett, estimated at 103,500 people as of April 1, 2009.
- The 2008 American Communities Survey shows Everett with 26% (22,294 units) of Snohomish County's rental occupied housing units.
- Unemployment rates in Everett have been higher over the last two years than in the Seattle-Bellevue-Everett area as a whole. The Puget Sound economy has experienced the same shift as the national economy away from higher-paying manufacturing jobs to lower-paying services jobs (i.e., retail, food service, hospitality). Many of the jobs in the service sector do not pay a living wage. Eight of the top ten fastest growing jobs in Washington State fall into this category.
- Depending on unit size, Snohomish County households need to make between \$11.73 and \$27.48 per hour in order to afford housing and other basic needs without resorting to public assistance. Low-income people often cannot access living wage jobs without additional education or job training.
- Most Everett housing units are single-family homes. Over half of all units were built before 1970.
- The number of overcrowded units has increased between 1990 and 2000 and the percentage is over 1.5 times greater than in the County. Overcrowding is often the result of households "doubling up" as housing costs increase, and/or of large extended immigrant and refugee families not being able to find or afford a suitably sized unit. In the case of Everett, relatively fewer large units in the housing stock may also have contributed to the increase in overcrowding.

- The recent economic recession placed more households at risk for becoming homeless, and put additional strain on those already homeless. Jobs were harder to secure for many people and job loss or low wages are leading factors in homelessness. A July 2009 snapshot of DSHS clients in Snohomish county receiving certain services showed approximately 3,997 reported as being homeless. Of these, 1,934 were believed to have some type of housing and 2,063 were without housing. In another report, 2,565 children and youth and 2,557 adults were reported as homeless in a September 2009 Department of Social and Health Services report (Research and Data Division).
- The Snohomish County Investing in Families Landscape Assessment (2009) states that “At least 1,670 students in Snohomish County were homeless during the 2008-2009 school year” a 14 percent increase from the prior school year. It estimates there were 1,064 families with children experiencing homelessness in Snohomish County on July 1, 2009.
- The Community Case Management data for 2009 showed 3041 families with 8685 persons in families completed an intake for emergency shelter and/or transitional housing. Another 1103 households without children with 1171 persons in the households completed intakes for emergency shelter and/or transitional housing. Of these 112 family household and 79 individual household were placed. During this period 2573 households did not stay in contact and became inactive. The wait time for placement can vary by household type and other factors. The average wait time from September 2009 to February 2010 was 7.2 months for emergency shelter and 11.5 months for transitional housing (CCM data, 2010). The increasing need and lack of housing options, especially permanent affordable housing, has lead to increased wait lists.
- Most people with special needs have extremely low fixed incomes such as Social Security Disability or Supplemental Security Income (e.g., \$572 a month). People with special needs include the elderly and frail elderly, the mentally ill, people with physical and developmental disabilities, those with HIV/AIDS, people in recovery from substance abuse, and survivors of domestic violence.

Needs Assessment

- The primary housing need of homeless people, those with special needs and low-income renters is more affordable, permanent rental housing.
- The focus on homelessness prevention should continue. The cost of maintaining people in their housing is significantly less than that of assisting them on the road back from homelessness. Since 1998, assistance to prevent eviction increased by almost 20 percent, and now totals 75 percent of all prevention assistance provided. At the same time, an increasing number of people have been denied prevention services due to lack of funding. More funding for prevention services is needed to keep people from becoming homeless.
- Additional affordable housing and/or rent subsidies are needed for households with incomes of less than 30 percent of the median income. Among low-income

renter households those in this category have the most challenging time finding affordable housing or carry the most severe cost burden.

- Among households with incomes between 30 percent and 50 percent of the median income, those with less than 40 percent of the median income are most likely to be cost burdened given current average rents.
- The greatest need is for affordable housing for small families, although large low-income families need access to larger units that are both affordable and can accommodate their numbers without overcrowding.
- Affordable housing for seniors is also needed, and is likely to represent a growing need as the numbers of elderly households increase with the aging of the “baby boom” generation. While a need exists for elderly housing, a relatively smaller number of elderly households experience housing problems than do family and other households.
- Homeowners with incomes of less than 30 percent of the median income are potentially at-risk of becoming homeless. There has been an increase nationally as well as locally in foreclosures of mortgages. This has been due to an increase in unemployment and decreasing home values. There is a need for assistance with home mortgages.
- Homeowners with incomes of less than 80 percent of the median income need assistance with housing repair and improvement. Many pay in excess of 30 percent of their income for housing, leaving limited options for financing home improvements.
- Human service needs exist across a broad range including: programs to increase the independence of the elderly; affordable health insurance and employment assistance for the disabled; psychiatric services for the mentally ill and facilities for mentally ill children; services to support independent living for those with developmental disabilities; substance abuse treatment programs; medical care for HIV/AIDS patients; and, support services for children who are victims of domestic violence.
- Needs for public facilities are primarily for those that house service programs for low- and moderate-income people.
- Capital improvements needed in lower income neighborhoods include sidewalk repair and replacement, neighborhood clean-up, improved lighting and paving, street trees, park improvements, and traffic control improvements.
- Unemployed and underemployed residents need access to education, job training, and job readiness programs. Improved links between schools and social service agencies for job training and skills training programs are needed.

- There is a need to attract employers who offer living wage jobs and to work with those employers to help train and hire lower-income residents of the community.
- Programs to improve access to adequately paid employment by women, minorities, and handicapped individuals are needed.

Funding Anticipated to be Available to Address Needs

Funds Administered Directly by Everett

The primary resources available to the City for implementation of its strategic plan are shown below with the estimated annual funding level for the period from 2010 through 2014.

Community Development Block Grant	\$929,467
Estimated Program Income	400,000
HOME Investment Partnership	379,000 ¹
Snohomish County Housing Trust Funds	162,084 ¹
Everett Human Needs Fund	310,000
Total	\$2,238,000 ²

Other Funds

There are several other fund sources that are not administered by the City, but support housing and community development activities in Everett. The major ones are:

- The Emergency Shelter Grant Program
- The McKinney Homeless Assistance Funds
- The Emergency Shelter Assistance Program
- The State's Transitional Housing Operating and Rental Assistance Program (THOR)
- The Washington State Housing Trust Fund
- The Washington State Community Facilities Grant Program
- The Washington Families Fund
- The Washington State Housing Finance Commission Programs
- Private funds

¹ This is 21% of Snohomish County's annual entitlement.

² This totals the approximate dollar amounts available to Everett in 2010. For planning purposes this total is being used for future years.

In 2008 and 2009 there were Federal funds which came to Everett through the State of Washington. They were the Rapid Re-housing and Homeless Prevention Program and the Neighborhood Stabilization Program. This were one time money to the City of Everett and so are not anticipated in the future.

Five-Year Strategic Plan

Housing Strategies

HOUSING STRATEGY 1

Preserve and expand decent, safe, and affordable housing opportunities for low-income renters, particularly those with incomes of less than 50% of median income, and less than 30% of median income.

Outcomes 2010-2014

- o New construction, or acquisition and/or rehabilitation, of 225 transitional and/or permanent housing units
- o Maintain public housing units and federal rent subsidies
- o Support fair housing programs

HOUSING STRATEGY 2

Support the development of facilities and services for homeless people, particularly families with children, homeless youth, and single women.

Outcomes 2010-2014

- o Maintain effective shelters and transitional housing facilities.
- o Promote the countywide availability of shelter and transitional housing.
- o Serve 250 additional homeless individuals countywide through 2014.

HOUSING STRATEGY 3

Address the needs of those who are at-risk of becoming homeless as well as those who are chronically homeless in order to achieve real progress in ending homelessness.

Outcome 2010-2014

- o Assist 30 households to retain their housing.
- o Increase the supply of permanent supportive rental housing by 60 units.

HOUSING STRATEGY 4

Provide funding for the operation and development of affordable housing, housing subsidies, and housing retention programs for people with special needs³.

Outcomes 2010-2014

- o Increase the supply of permanent affordable rental housing.⁴
- o Maintain rent subsidies and public housing units for people with special needs.
- o Assist 30 people with special needs to obtain or retain appropriate housing.
- o Assist 450 elderly and /or disabled homeowners to remain in their homes with home repair (major and minor) loans/grants.

HOUSING STRATEGY 5

Provide home repair assistance for low-income homeowners so they might continue to live safely and affordably in their homes.

Outcomes 2010–2014

- o Assist 125 very low-, low- and moderate-income homeowners and improve the physical condition of 150 housing units with home repair loans.
- o Leverage other resources at a ratio of at least \$2 for every \$1 of CDBG funds provided to the CHIP Program.
- o Provide weatherization for 40 homes.

HOUSING STRATEGY 6

Support increased homeownership for low-income, first-time homebuyers.

Outcomes 2010–2014

- o Assist 15 first-time buyers to purchase homes.
- o Develop 10 new units for income eligible first-time homebuyers over the next five years.
- o Assist 5 Section 8 tenants to purchase homes.

³People with special needs include the elderly and frail elderly, the mentally ill, people with physical and developmental disabilities, those with HIV/AIDS, people in recovery from substance abuse, and survivors of domestic violence.

⁴This was the greatest need voiced by providers of housing and supportive services for people with special needs.

HOUSING STRATEGY 7

Promote housing choice by encouraging the dispersion of low- and moderate income housing throughout the City⁵.

Outcomes 2010-2014

- o Expand geographic housing choice for low- and moderate-income households. Limit development of new subsidized rental housing (does not apply to the redevelopment or replacement of existing subsidized rental units) such that subsidized housing represents no more than 20% of rental housing units in each census tract of the City. Discourage the development of new subsidized rental housing in any areas where such housing is already concentrated. This policy does not apply to the Oswald Army reserve center surplus property for the proposed transitional housing.

Human Services Strategies

HUMAN SERVICES STRATEGY 1

Support programs that effectively address the human services needs of Everett's low- and moderate-income population with a primary focus on those with extremely low-incomes and special needs.

Outcomes 2010-2014

- o Through emergency service programs, assist a total of 1,000 homeless
- o Assist 1,000 low-income people through a variety of social service programs

HUMAN SERVICES STRATEGY 2

Support efforts to develop a coordinated housing and human service network at the local and regional level to more effectively address the needs of low-income and special needs populations.

Outcomes 2010-2014

- o Increase collaborative efforts among local government agencies, school districts, service providers, and others to jointly develop programs, coordinate service delivery, and to allocate resources.
- o Participate in regional efforts to address human service needs.

Capital Improvement Strategies

CAPITAL IMPROVEMENT STRATEGY 1

Assist the development, or redevelopment, of community facilities that provide for the delivery of human service programs and other activities for

⁵ The current stock of low- and moderate-income housing is concentrated in the census tracts around downtown, north Everett, and in some of the rapidly growing areas along Everett's southern border.

low- and moderate-income people, particularly low-income families, homeless people, people living with disabilities, elderly, and youth.

Outcomes 2010–2014

- o Fund construction or rehabilitation of 2 to 3 community facilities over the next five years.
- o Leverage other public and private resources for community facility development.

CAPITAL IMPROVEMENT STRATEGY 2:

Fund eligible public improvements in low- and moderate-income neighborhoods in response to priorities established by neighborhood residents and the City.

Outcomes 2005–2009

- o Complete nine neighborhood clean-up projects over five years.
- o Fund six pedestrian safety projects including street lighting, repair of broken sidewalks, and traffic control measures.
- o Fund park improvement projects.
- o .

Public Housing Strategy

EHA has recently completed their *Streamlined 5-Year Plan for Fiscal Years 2010-2014*. The strategies outlined in the *Streamlined Plan* were developed in conjunction with the City's goals and strategies for the *Consolidated Plan*. They address a range of planned activities including attempting to secure additional Section 8 vouchers, if possible; developing new rental housing projects; purchasing units for rehabilitation and resale to low-income, first-time homebuyers; redevelopment of Baker View; continued renovation of Grandview; maintaining the Family Self-Sufficiency and Working Families Programs, and working to develop a variety of resources for the nearly one-half of public housing residents who are non-English speaking.

Economic Development

The City has used limited federal funds for economic development activities. The activities have been related to job training and job creation through capital projects. The City has identified its economic development role, policies, and objectives in the Economic Development Element of the Comprehensive Plan. The City of Everett will explore opportunities to use available funding for economic development activities which meet the goals and requirements of the funding source.

About the Consolidated Plan

About the Consolidated Plan

What is the Consolidated Plan?

The Consolidated Plan is a requirement of the U. S. Department of Housing and Urban Development related to the City of Everett's receipt of Community Development Block Grant (CDBG) funds. The City has about \$2.2 million each year in CDBG and other federal and local funds to invest in projects and programs that principally benefit low- and moderate-income people. The Consolidated Plan describes the local priorities that guide the decisions for the use of the funds.

The priorities that the City sets out for using the CDBG funds must be consistent with a set of national goals, all of which are intended to improve the lives of lower income people. They are:

- Provide decent, affordable housing
- Improve neighborhoods and provide access to quality public facilities and services
- Expand job opportunities and support economic self-sufficiency

Everett's local goals are to:

- Create a range of affordable housing choices for current and future residents of Everett. Through policies, regulations, and investment of public funds address the housing needs of low- and moderate-income households, particularly those with special needs and those who are homeless or at risk of becoming homeless.
- Address the human service needs of Everett's low-income and special needs populations by supporting programs that target basic needs, enhance quality of life, and encourage self-sufficiency.
- Build attractive neighborhoods and improve living conditions for low-income residents by investing in community facilities and in public infrastructure for recreation; transportation and accessibility; safety; and neighborhood interaction.

The City's Consolidated Plan must:

Describe the process the City used to provide information to residents about how funds are being spent and to hear about what residents consider to be the highest priority needs for spending money in the future.

Evaluate the capacity of the system of public and private agencies that the City will rely on (HUD calls this the "institutional structure") to implement the strategies of the Plan.

Describe the ways the City has, and will, coordinate with others (Snohomish County, the State of Washington, and other cities) in funding and monitoring planned activities.

Identify trends, housing conditions, income, and economic conditions that need to be considered in planning for and providing assistance to low- and moderate-income people.

Assess the housing market to understand if lower income households can afford housing, are paying more than they can afford, or need assistance to improve their housing conditions.

Identify the needs of homeless people and people with special needs that require public assistance with housing and supportive services.

Summarize the housing and community development needs of low- and moderate-income Everett residents.

Report on 1) the risk of lead poisoning due to the existence/prevalence of lead-based paint in housing and existing facilities, 2) housing discrimination and fair housing practices based on complaint data, and 3) the City's efforts to remove barriers to affordable housing through land use, regulatory, and/or tax policy.

State the City's strategies for addressing needs with descriptions of the activities that are planned and specific outcomes that the City will work to achieve with the funds.

Consultation and Coordination

Joint Public Hearing

HUD requires that jurisdictions coordinate with each other, and with the local organizations and agencies involved in the delivery of housing and community development activities and programs. The jurisdiction is also required to provide multiple opportunities for citizen comments and review.

On November 2, 2009, the City of Everett, the Everett Housing Authority (EHA), Snohomish County, and the Snohomish County Housing Authority held a joint public hearing. Agency representatives described the requirements, the planning processes, and the relationship between the City's and County's Consolidated Plans, and the housing authorities' agency plans.

Notice of the Public Hearing was published in the local newspaper one week in advance of the meeting. Notice was also sent to the mailing list of the Citizen's Advisory Committee for Housing and Community Development's that includes citizens, public agencies and other interested parties.

Plan Development

The City and EHA collaborated on the preparation of this *Plan* and EHA's *Streamlined 5-Year Plan for Fiscal Years 2010 – 2014*. Strategies for each plan were developed with the cooperation of the other agency, and EHA was a major source of data for the analysis of housing needs of low- and moderate-income households. In addition, a member of the Everett Housing Authority staff is a member of the Committee for

Housing and Community Development, which reviewed the draft Consolidated Plan *The* Committee also reviewed and commented on a draft of the *Plan*.

The City also worked closely with Snohomish County in Plan development.

Citizen and Agency Involvement

The City has provided opportunities for comment and participation from housing and human services agencies, neighborhood groups, and citizens. In addition to the public hearing, agencies serving lower-income households provided information on the needs of their clients, which is included in the Plan. They were also interviewed about the capital and program development needs of the agency in preparing the goals and objectives of the Consolidated Plan. Finally, citizens were provided with a 30-day period in which to review and comment on the draft Plan.

Cooperation and Coordination on Housing Efforts in Everett, Snohomish County and Regionally.

The City of Everett has been involved with a number of housing planning and initiatives since the Consolidated Plan was adopted in 2005. These efforts are reflected in this plan as appropriate.

The City of Everett was involved and supported the **Sound Families** initiative which was initiated by the Bill and Melinda Gates Foundation in partnership with government agencies in King, Pierce, and Snohomish County. The City of Everett was an active participant in this effort to help homeless families with housing and supportive services. Over the life of the program 1,445 units were funded. There were 12 projects in Snohomish County of which 5 project were located in Everett.

An outgrowth of the Sound Families initiative was the **Washington Families Fund** which is a public and private sector effort to help homeless families. Everett helped with the development of the Washington Families Fund by helping to fund the initial studies which were done to help establish the Fund. These multi-year grants work to provide greater housing stability, improve economic and educational advancement, increase access to community-based services and support, increased family stability, and increased stability in childcare and school attendance. Three quarters of the families helped with the Washington Family Fund have successfully obtained permanent housing. Service-enriched housing has stabilized their lives.

The City of Everett accepted the ten year plan to end homelessness “**Everyone At Home Now – A Strategy for Ending Homelessness in Snohomish County, Washington by 2016**” – January 2006. This document developed by Snohomish County is a local blueprint for efforts related to helping homeless and was used as a resource to develop this Plan and was incorporated into this document as appropriate.

The Housing Consortium of Everett and Snohomish County produced a plan entitled: “**Housing Within Reach: A Call to Action for Snohomish County**”

Communities” - June 2008. The City of Everett is a member of the Housing Consortium and participated in the development of the plan. The plan recommends a series of strategies to dramatically increase the number of households that are able to access safe and affordable housing over the next ten years. This plan was used as a reference for the Consolidated Plan.

The **Oswald Army Reserve Center** located at 1110 Rainier Avenue is being surplused through the 2005 Base Realignment and Closure (BRAC) process. A reuse plan was developed by the City of Everett in 2009 acting as the Redevelopment Authority, which designated Domestic Violence Services of Snohomish County (DVS) as the owner / user. The re-use of the Oswald Center will allow DVS to expand their shelter capacity from fifteen beds to sixty beds, There is also room on the site for Transitional Housing Units to be built by 2013.. The Reserve Center is estimated to be available the third quarter of 2011 for shelter beds and Transitional Housing.

Snohomish County is working on the next phase of the Bill and Melinda Gates Foundation effort and have a draft report entitled “**Snohomish County Investing in Families Strategic Plan**”. The purpose of the Strategic Plan is to identify priorities around the following five pillars of homelessness: Prevention, Coordinated entry, Rapid Rehousing, Tailored Services, and Economic Opporutnities.

Action Plan

In December 2009, the City notified the community of the availability of CDBG funding for program year 2010. Notice was published in *The Herald* that Everett would be accepting applications for funding. Notice was also sent to the agencies and individuals on the Committee for Housing and Community Development's mailing list.

The City received 30 applications. City staff reviewed the proposals for completeness and CDBG eligibility. The Citizen's Advisory Committee held a series of meetings at which agencies who submitted qualified proposals gave presentations of their proposals, provided further information and answered questions about their proposals. The Committee then formulated a preliminary funding recommendation to the Everett City Council. On February 24, 2010 the Committee held a public hearing to hear testimony regarding the preliminary funding recommendation and then finalized the recommendation to the City Council.

Beginning March 1, 2010, the City made the Action Plan available to the public at the Department of Planning and Community Development. The public was also notified of the opportunity to review the Draft Action Plan and the City's Draft 2010-2014 Consolidated Plan through a notice in *The Herald* and the CDBG mailing list. The comment period ran from March 1 through March 31, 2010. The 2010 Action Plan is attached to the end of this document.

Findings of the Data Analysis & Needs Assessment

Community Profile

Introduction

The Community Profile analyzes data in order to help plan for the needs of low- and moderate-income Everett households. The data is used to identify any demographic trends or changes in the general population, special needs populations, and the homeless, as well as the nature and condition of the housing stock. The data used in the Community Profile primarily comes from the US Census, but other sources include the US Department of Housing and Urban Development (HUD), the Puget Sound Regional Council (PSRC), the Washington State Office of Financial Management, and the Snohomish County Assessor. The Profile also includes information on Snohomish County and other jurisdictions, where appropriate, for purposes of comparison.

Highlights of the Community Profile

- Everett is an older, central city in an urbanizing County. It has experienced a slower rate of growth (although higher actual numbers of people) than many of its surrounding communities. But, it has grown at a slightly higher rate than Snohomish County overall.
- A quarter of the population is made up of children (<18) and 10 percent is over the age of 65. These two groups also have the highest rate of poverty, 16.8 percent and 12.1 percent, respectively.
- Consistent with regional trends, racial and ethnic diversity in Everett increased significantly during the 1990's and 2000's. Some of that increase was due to the arrival of immigrants and refugees.
- Nearly two-thirds (63.3 percent) of Everett residents live in small households of one or two people. This may, in part, be a result of the housing stock, which is made up of over 60 percent two-bedroom and smaller units. In addition, the population includes higher percentages of single person and non-family households than in other areas of Snohomish County. This is also typical of many central cities where older, smaller housing units more appropriately house non-family households.
- Among family households, nearly one in five is headed by a single parent. Single parent households are typically more likely to: 1) experience higher rates of poverty or have low incomes; 2) have more difficulty finding affordable housing, and 3) need more social service support (i.e. child care, health care etc.) than two parent families.
- While the rate of homeownership increased slightly between 1990 and 2000, the majority of households (54.1 percent) are renters. In all other Snohomish County jurisdictions, there are more owners than renters.

- The median income in Everett is about 75 percent of the County median income. While the County's median income increased by 30 percent in the 1990's, Everett's increased by only 20 percent.
- Over 50 percent of all Everett households meet the HUD definition of low-income (80 percent of the area median income). Fifteen percent of all households make less than 30 percent of the median income and are considered extremely low-income. The number of lower income households in Everett is expected to grow by between 1,400 and 1,800 households each decade until 2030.
- Unemployment rates in Everett have been higher over the last two years than in the Seattle-Bellevue-Everett area as a whole. The Puget Sound economy has experienced the same shift as the national economy away from higher-paying manufacturing jobs to lower-paying services jobs (i.e., retail, food service, hospitality). Many of the jobs in the service sector do not pay a living wage. Eight of the top ten fastest growing jobs in Washington State fall into this category.
- Depending on unit size, Snohomish County households need to make between \$11.73 and \$27.48 per hour in order to afford housing and other basic needs without resorting to public assistance. Low-income people often cannot access living wage jobs without additional education or job training.
- Most Everett housing units are single-family homes. Over half of all units were built before 1970.
- The number of overcrowded units has increased between 1990 and 2000 and the percentage is over 1.5 times greater than in the County. Overcrowding is often the result of households "doubling up" as housing costs increase, and/or of large extended immigrant and refugee families not being able to find or afford a suitably sized unit. In the case of Everett, relatively fewer large units may also have contributed to the increase in overcrowding.
- The recent economic recession placed more households at risk for becoming homeless, and put additional strain on those already homeless. Jobs were harder to secure for many people and job loss or low wages are leading factors in homelessness. A July 2009 snapshot of DSHS clients in Snohomish county receiving certain services showed approximately 3,997 reported as being homeless. Of these, 1,934 were believed to have some type of housing and 2,063 were without housing. In another report, 2,565 children and youth and 2,557 adults were reported as homeless in a September 2009 Department of Social and Health Services report (Research and Data Division).
- The Snohomish County Investing in Families Landscape Assessment (2009) states that "At least 1,670 students in Snohomish County were homeless during the 2008-2009 school year" a 14 percent increase from the prior school year. It estimates there were 1,064 families with children experiencing homelessness in Snohomish County on July 1, 2009.

- The Community Case Management data for 2009 showed 3041 families with 8685 persons in families completed an intake for emergency shelter and/or transitional housing. Another 1103 households without children with 1171 persons in the households completed intakes for emergency shelter and/or transitional housing. Of these 112 family household and 79 individual household were placed. During this period 2573 households did not stay in contact and became inactive. The wait time for placement can vary by household type and other factors. The average wait time from September 2009 to February 2010 was 7.2 months for emergency shelter and 11.5 months for transitional housing (CCM data, 2010). The increasing need and lack of housing options, especially permanent affordable housing, has lead to increased wait lists.
- Most people with special needs have extremely low fixed incomes such as Social Security Disability or Supplemental Security Income (e.g., \$572 a month). People with special needs include the elderly and frail elderly, the mentally ill, people with physical and developmental disabilities, those with HIV/AIDS, people in recovery from substance abuse, and survivors of domestic violence.

Population

Growth, Age, and Diversity

- Between 1990 and 2000, the City's population changed from 69,974 to 91,488, an increase of 21,514 people (30.7 percent). This is approximately the same rate of growth as Snohomish County (30.2%). However, many of the other cities in the County grew at significantly higher rates as illustrated in Table 1. Several of the fastest-growing cities added both population and land through annexations (i.e., Bothell, Marysville, Monroe, and Mukilteo).

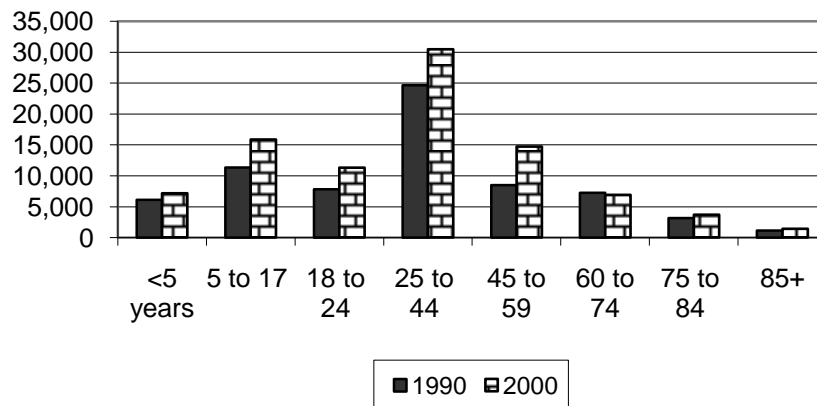
Table 1
POPULATION GROWTH

City	1990 Population	2000 Population	Percent Change
Everett	69,974	91,488	30.7%
Arlington	4,037	11,927	195.4%
Bothell <i>part</i>	359	13,965	3,790.0%
Gold Bar	1,078	2,014	86.8%
Granite Falls	1,060	2,347	121.4%
Lake Stevens	3,435	6,361	85.2%
Marysville	10,328	25,315	145.1%
Mill Creek	7,180	11,525	60.5%
Monroe	4,275	13,795	222.7%
Mukilteo	6,982	18,019	158.1%
Stanwood	1,961	3,923	100.1%
Sultan	2,236	3,344	49.6%

Source: US Census, 1990 and 2000

- From 2000 through April of 2004, the population in Everett increased by an additional 5.9 percent and makes up 15 percent of the population of Snohomish County.
- A significant proportion of the population moved into and out of the City between 1995 and 2000. Over one third of the population (37.7 percent) in 2000 had lived in a different city in 1995.
- One quarter of the population is less than 18 years of age and 13.2 percent is over the age of 60. A comparison of the age distribution of the population in 1990 and 2000 shows significant increases in the numbers of teens and young adults, and the effects of the aging of the “baby boom” generation on the 45-59 year old age cohort.
- In the 1990s, Everett’s elderly populations increased by only 4 percent while the balance of the County’s elderly population increased by 22.5 percent. However, Everett continues to have a greater proportion of elderly aged 75 or older (6% versus 4%). It is the 75 and older population that is most likely to be frail and have the greatest need for services.

Figure 1
Age Distribution of the Everett Population
1990 and 2000



Source: US Census 2000

- The City’s population grew more diverse between 1990 and 2000. The African American and Asian/Pacific Islander segments of the population increased by 163.9 percent and 122.9 percent respectively. The number of people of Hispanic origin⁶ grew by 231.4 percent.

⁶ The Census does not consider “Hispanic” a separate race. For purposes of the Census, the Hispanic population consists of people who identify their origin as Spanish, Hispanic, or Latino, but may be of any race.

Table 2
RACE AND HISPANIC ORIGIN

Race/Origin	1990		2,000	
	#	% Total	#	% Total
White	64,177	91.7%	74,152	81.1%
Black	1,160	1.7%	3,061	3.3%
American Indian, Alaska Native	1,218	1.7%	1,423	1.6%
Asian or Pacific Islander	2,738	3.9%	6,103	6.7%
Other race	668	1.0%	2,865	3.1%
Two or more races	N/A	N/A	3,884	4.2%
Hispanic origin (of any race)	1,973	2.8%	6,539	7.1%

Source: US Census, 1990 and 2000

Table 3
CHANGE IN RACE AND ETHNICITY 1990-2000

Race	Everett	Snohomish County	Washington
White	15.5%	19.4%	11.9%
Black	163.9%	112.1%	27.0%
Native American	16.8%	28.5%	14.5%
Asian or Pacific Islander	122.9%	123.1%	64.2%
Other race/Two or more races*	328.9%	826.9%	283.0%
Hispanic	231.4%	168.3%	105.8%

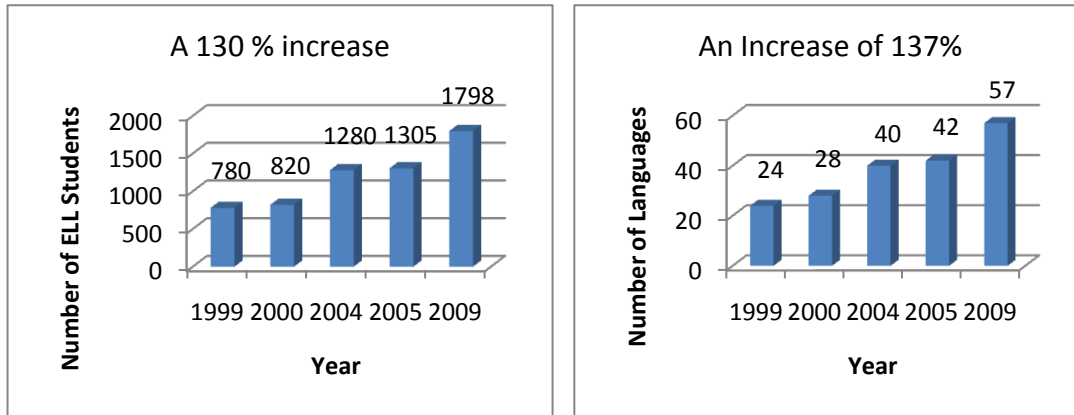
*The 2000 Census is the first time that respondents were able to identify as a member of more than one race. Significant increases in this category are due, in part, to comparing the "other race" category from 1990 with the total of "other race" and "two or more races."
Source: US Census 2000

- The percentage of foreign-born residents living in Everett also increased significantly from 6.4 percent of the population in 1990 to 12.4 percent in 2000. The largest number of foreign-born residents came from Asia, followed by Latin America and Eastern Europe. One third of all foreign-born residents are recent immigrants or refugees who entered the country after 1994.
- Increasingly, social service and housing agencies need to identify resources to help them meet the needs of non-English speaking residents. There is a growing

need for a wide range of culturally sensitive services and appropriate outreach to these populations including translation and interpretation services.

- The number of Everett School District students enrolled in English Language Learners classes increased to 1798 in 2009, and the number of languages spoken increased to 57. The seven most common languages in the Everett School District are Spanish (823), Russian (174), Ukrainian (155), Vietnamese (117), Arabic (96), Korean (67) and Marshallese (61).
- Senior Services of Snohomish County's reports an increase in the number of its housing residents that do not speak English as their first language from 6 percent in 1997 to 30 percent in 2004. Languages spoken are Korean, Chinese, Russian, Hungarian, Vietnamese, Polish, Ukrainian, Farsi, Tagalog, and Spanish.

Figure 2
INCREASE IN NON-ENGLISH SPEAKERS (EVERETT SCHOOL DISTRICT)



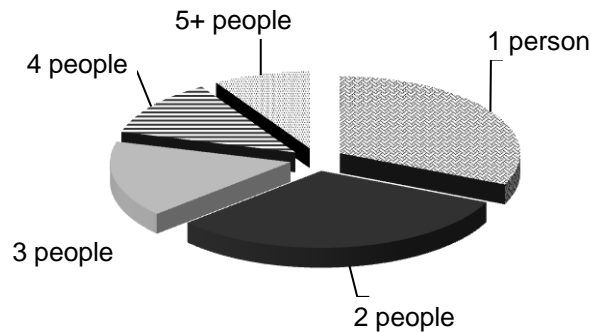
Source: Everett School District, English Language Learners (ELL) (formerly English-as-a-second-language (ESL)) students from 1999 to 2009

Households

Size, Composition and Tenure

- The 2000 Census counted 36,255 Everett households, a 26.4 percent increase over 1990 (28,679 households). The average household size was 2.40 persons (2.58 for owner-occupied units and 2.24 for renter-occupied housing). Small households of one and two people make up almost two-thirds (63.3 percent) of all households.

Figure 3
Households by Size



Source: US Census 2000

- The household profile for Everett is very different from that of the aggregate household profile for Consortium cities and from that of the County as a whole. The Census counts three types of households.
 - o Single person households
 - o Families, defined as “one or more people living in the same household who are related by birth, marriage, or adoption”
 - o Non-families which are unrelated people living together

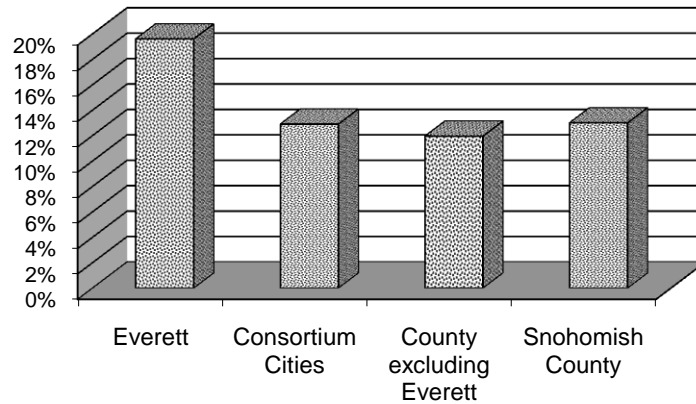
Table 4
DISTRIBUTION OF HOUSEHOLDS BY TYPE

Area	Single Person	Families	Non-family
Everett	31.7%	59.5%	8.8%
Consortium Cities	25.2%	68.3%	6.5%
Snohomish County	22.6%	70.2%	7.2%

Source: US Census 2000

- Everett has significantly larger percentages of single person and non-family households than the other areas and proportionally fewer families. Families headed by single parents constitute 19.6 percent of all Everett families, compared with 25 percent in 1990. The City has the highest rate of single parent-headed households in the County with the exception of Stanwood (23.4 percent).

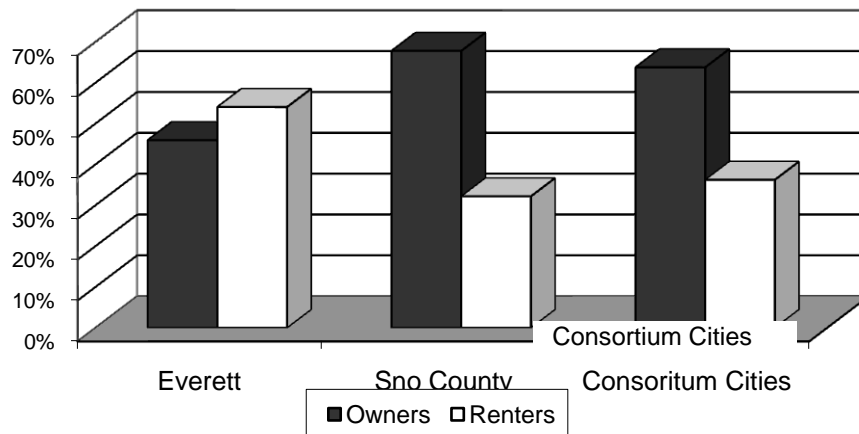
Figure 4
Single Parent Households
(As a Percentage of All Families)



Source: US Census 2000

- The proportion of homeowners increased slightly between 1990 and 2000, going from 45.5 percent to 45.9 percent. The rate of homeownership in Everett is significantly less than in the County (67.8 percent). All of the other cities in the Consortium have percentages of homeownership in excess of 50 percent.

Figure 5
Owners and Renters



Source: 2000 US Census

- Renters occupy 17.7 percent of single-family homes and 11.8 percent of multi-family units are owner-occupied.

Income Characteristics

Median Income, Poverty and Growth in Lower Income Households

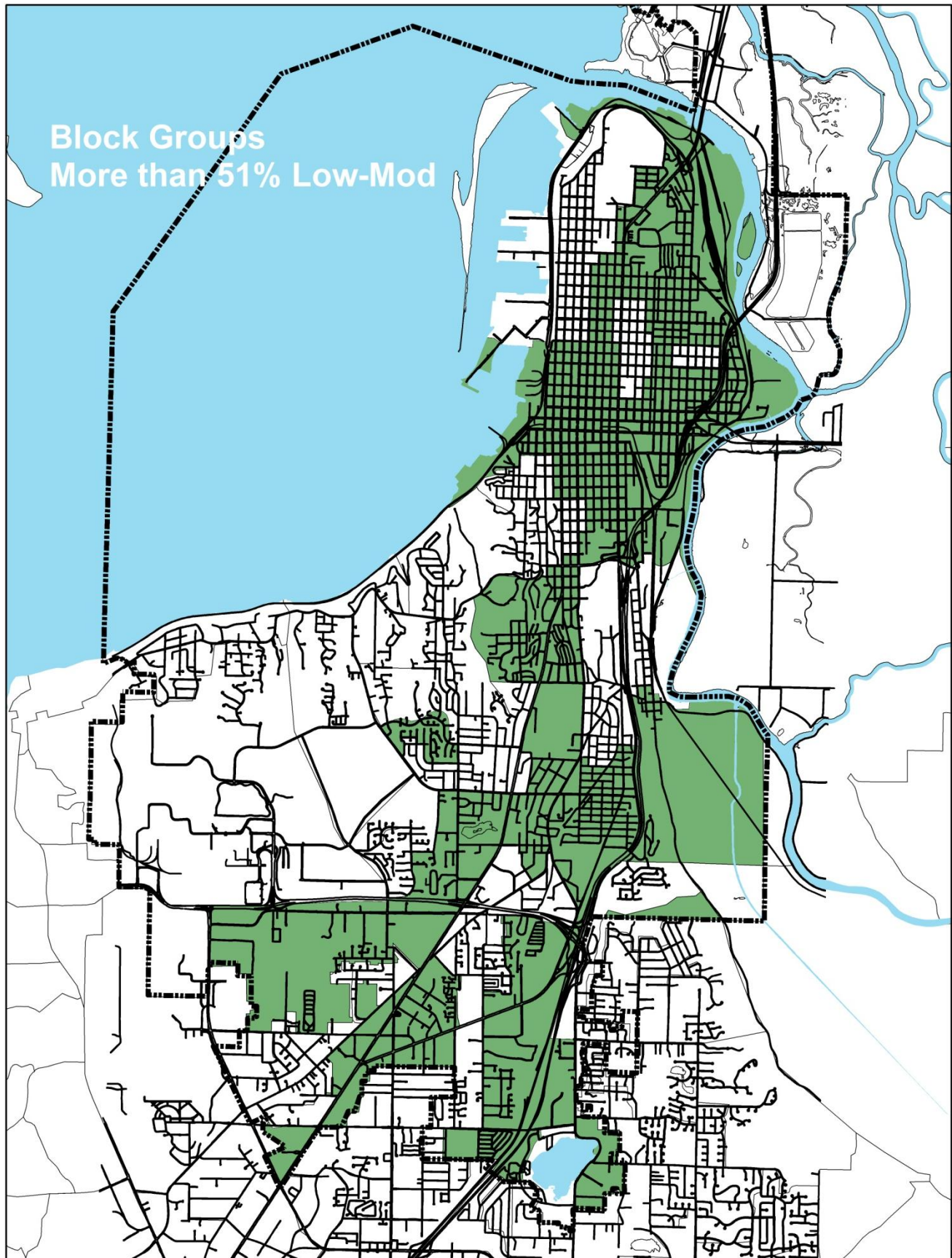
- In 1990, median family income in Everett was \$33,493, just 82 percent of the Snohomish County median income of \$41,092. In 2000 Everett's median income was \$40,100, an increase of 19.7 percent. However in the same period the County's median income increased by almost 30 percent to \$53,060. Because incomes in the County increased at a faster rate than in Everett, by 2000 Everett's median income was just 76 percent of the County's median income.
- 12.9 percent of all persons and 11.3 percent of families live below the poverty level. While the percentage of individuals living in poverty did not change significantly between 1990 and 2000, the percentage of families increased by 2.3 percent. Everett has higher rates of poverty for all groups than does Snohomish County.

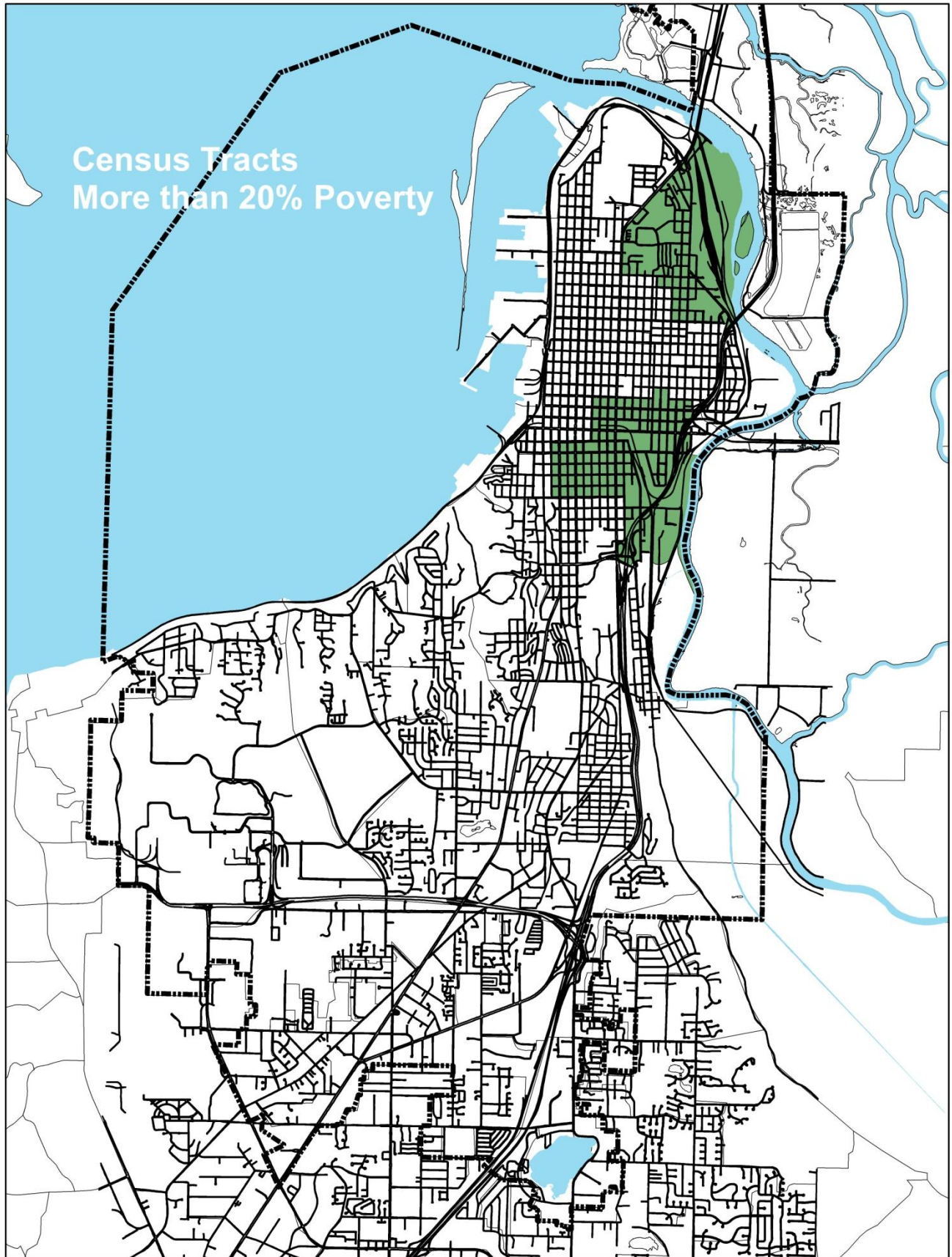
Table 5
INDIVIDUALS & FAMILIES LIVING IN POVERTY, 2000

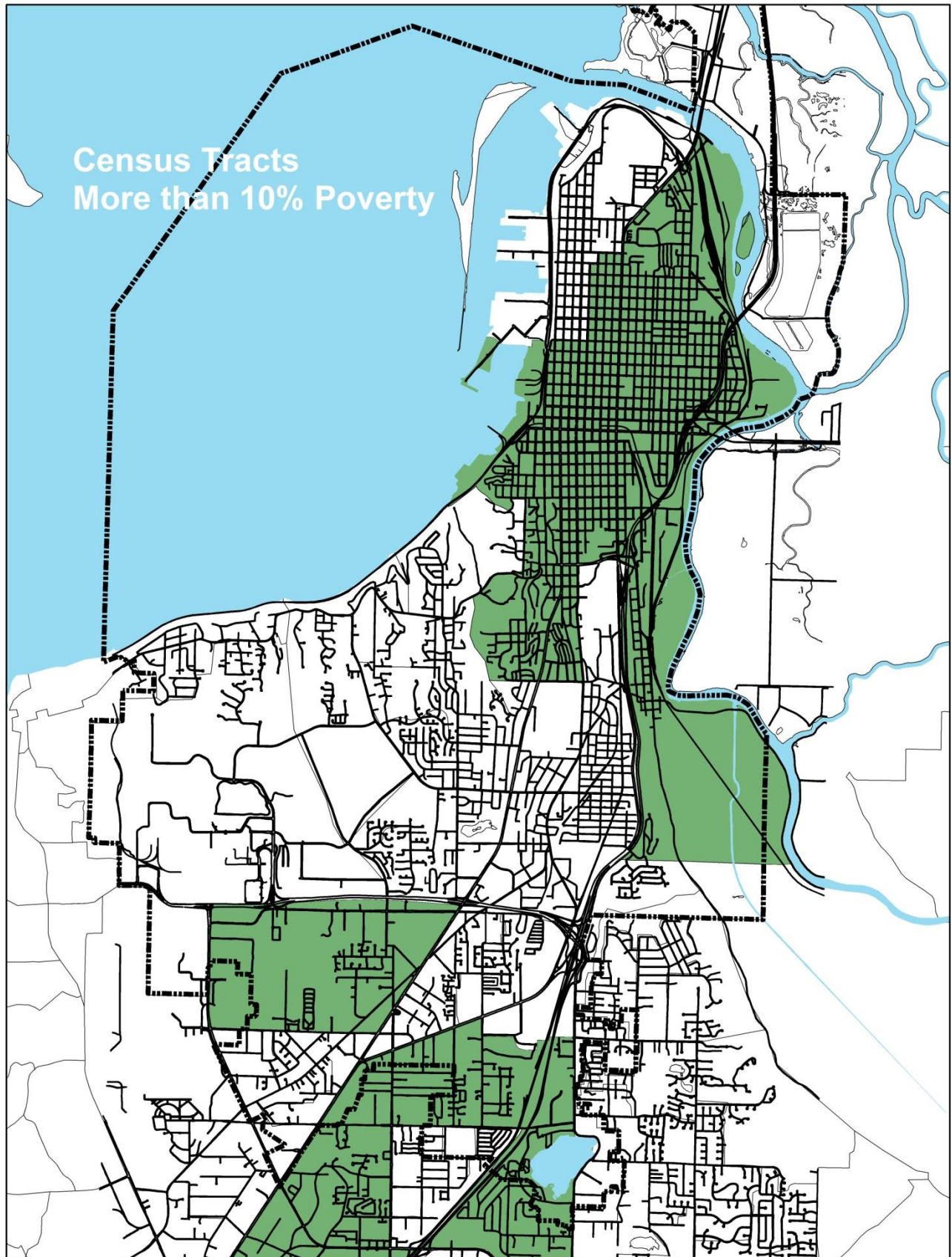
Living in Poverty	% Total Everett	% Total Snohomish County
Individuals	12.9%	6.9%
Families	11.3%	4.9%
Children	16.8%	8.1%
Elderly	12.1%	7.8%

Source: US Census 2000

- The maps on the following pages show the areas of the City in which: 1) 51 percent, or more, of the households are of low-moderate income (have less than 80 percent of the median income), making the area eligible for investment of CDBG funds; 2) more than 20 percent of households live in poverty making the area generally ineligible for placement of project-based Section 8 vouchers, and 3) more than 10 percent of the households live in poverty. The Everett Housing Authority's goal is that at least 50% of vouchers for families with children be used outside of areas where more than 10% of residents are under the poverty level. The Everett Housing Authority has always met this goal and that level is currently 62%.







- Seniors (65 or older) in Everett tend to be lower income than in the rest of Snohomish County. In 2000, almost 12 percent of Everett's elderly population was living below the poverty line, compared with only 7 percent in Snohomish County.
- Between 1990 and 2000 the number of elderly in Everett living below the poverty line rose by 46 percent (compared to 37 percent for all Everett residents).
- Community Development Block Grant, HOME Investment Partnership Program and other local, state, and federal that will be covered by this Consolidated Plan must be used to benefit households with less than 80 percent of the area median income. Many programs and projects target even lower income households (i.e., those with incomes of less than 30 percent or 50 percent of the area median). The maximum incomes for households of various sizes in these income categories are shown in Table 6 below. Tables 7 and 8 show the distribution of households in Everett and Snohomish County by the HUD income categories.

Table 6
2009 HUD INCOME GUIDELINES

Household Size	30% Median	50% Median	80% Median
1	\$ 17,700	29,500	44,800
2	\$ 20,250	\$ 33,700	51,200
3	\$ 22,750	37,950	57,600
4	\$ 25,300	42,150	64,000
5	\$ 27,300	45,500	69,100
6	29,350	48,900	74,250
7	31,350	52,250	79,350
8	33,400	55,650	84,500

Source: US Department of Housing and Urban Development

Table 7
EVERETT HOUSEHOLD INCOME PROFILE-1990 & 2000

Household Income Range	% Total Households 1990	% Total Households 2000
<30% Median Income	14.9%	15.4%
>30%<=50% Median Income	14.0%	14.4%
>50%<=80% Median Income	21.8%	23.1%
>80% Median Income	49.2%	47.2%
Total	100.0%	100.0%

Source: HUD State of the Cities Data System

Table 8
EVERETT & SNOHOMISH COUNTY 2000 INCOME PROFILES

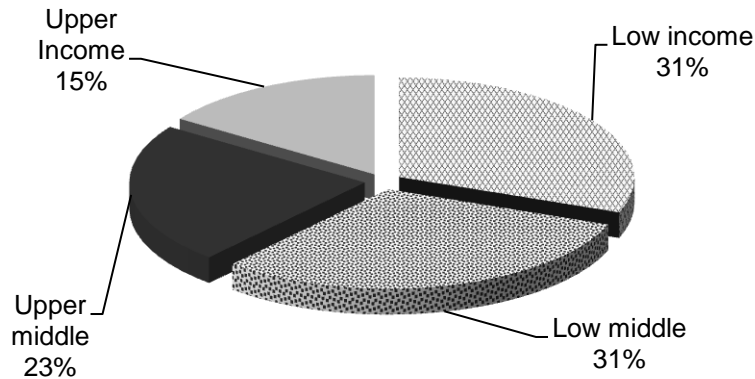
Household Income Range	% Total Everett Households	% Total Snohomish County Households 2000
<30% Median Income	15.4%	9.2%
>30%≤50% Median Income	14.4%	10.3%
>50%≤80% Median Income	23.1%	19.2%
>80% Median Income	47.2%	61.2%
Total	100.0%	100.0%

Source: HUD State of the Cities Data System

- Households with incomes of 80 percent or less of median income made up 50.7 percent of all Everett households in 1990 and have increased to 52.9 percent in 2000. Just over 15 percent of all households (5,587 households) are considered extremely low-income, making less than 30 percent of the median income.
- Everett households represent 16.2 percent of all Snohomish County households. However, among households in the County with incomes of less than 30 percent of the median income, nearly 30 percent live in Everett.
- The Puget Sound Regional Council also estimates the number of households by income quartile based on income information for the Puget Sound Region. The quartile definitions and corresponding incomes are:
 - o Low Income up to \$28,851
 - o Low Middle Income \$28,852 to \$51,386
 - o Upper Middle Income \$51,387 to \$82,601
 - o Upper Income \$82,502 and up

Figure 6

Everett Households by Income Quartile-2000



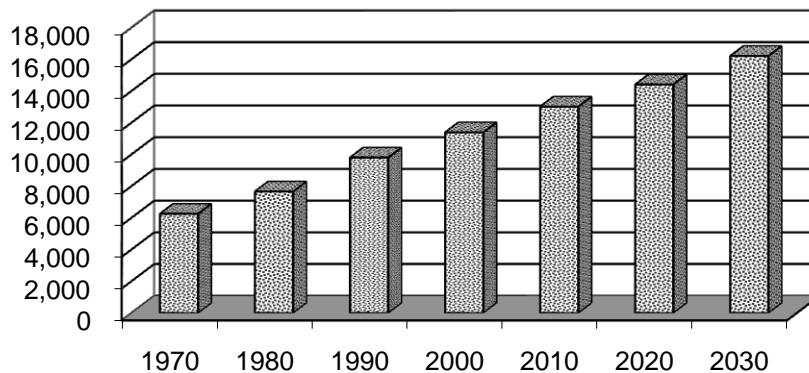
Source: Puget Sound Regional Council population forecasts

- While a significant proportion (30 percent) of Everett households are in the lowest income quartile, the percentage has decreased from 35 percent in 1990. Collectively households in the “low income” and the “low middle income” make up over 60 percent of Everett households. While the percentage of households in the lowest income quartile may have decreased, their actual numbers have grown and are projected to continue to grow through 2030.
- In 2000, 11,385 households were estimated to be in the lowest income quartile. That number is expected to grow by between 1,400 and 1,800 households each decade until 2030.

Figure 7

Projected Growth in Everett Households

Lower Income Quartile of Puget Sound Households



Source: Puget Sound Regional Council population forecasts

Employment

- Everett and Snohomish County have experienced the same economic shifts that have occurred nationally. The Snohomish County Economic Development Council's website notes that, *"The County continues to see a pronounced shift in its major industry sectors. Between the years 1970 and 2000, the Services Industry was the fastest growing sector in Snohomish County; increasing by 484% and the Manufacturing Industry was the slowest growing sector, increasing only 80%."* This shift has had a negative effect on unskilled and semi-skilled workers, who in the past might have found relatively high paying jobs in the manufacturing sector, but now are more likely employed in low-wage service sector jobs.
- In 2000, 43.5 percent of employed residents of Everett held jobs in service related fields,⁷ while 20.8 percent were employed in manufacturing.
- The Bureau of Labor Statistics maintains local area unemployment statistics. From December 2003 to December 2004, the unemployment rate in Everett went from 11.6 percent to 8.3 percent compared with the balance of the region (Seattle-Bellevue-Everett) where the rate went from 6.5 percent to 4.9 percent.
- In a series of articles about the working poor, the *Seattle Post-Intelligencer* reported that in King and Snohomish Counties 147,419 full-time workers (about one in eight working adults) are living at less than twice the federal poverty level⁸ (an amount equal to \$36,784 for a family of four). That translates to an hourly wage of \$17.68, more than twice the current state minimum wage of \$7.35. The newspaper article goes on to say that those 147,419 working adults are the wage earners for households that include a total of 300,000 residents of the two-County area.
- In this region and throughout the State, the majority of low-income working families are headed by married couples, with one person having some post-secondary education. For single parents, who often need to cover the cost of day care, and for those with more limited education, making more than a "low income" can be even more difficult.
- The National Low-Income Housing Coalition also looks at the relationship between wages and housing costs and calculates a "housing wage," or the hourly wage rate required to afford units of various sizes and still meet other basic needs without resorting to public assistance. The information for the Seattle-Bellevue-Everett area is summarized below.

⁷ Wholesale and retail trade; Educational, health and social services; Arts, entertainment, recreation, accommodation and food services; and Other services

⁸ A 2004 report of the Seattle Jobs Initiative, *Beyond the Bottom Line: Expanding Economic Opportunities for Washington's Working Families*, establishes twice the poverty level as the amount required to cover a household's basic needs.

Table 9
WAGES & HOUSING COSTS-SEATTLE, BELLEVUE, EVERETT AREA

Units	Hourly Wage Needed to Afford Rent (@ 40 hrs/wk)	Work Hours/Week at 2009 Minimum Wage (\$8.55) Needed to Afford Rent
Studio	\$11.98	65
1 Bedroom	\$13.71	74
2 Bedroom	\$16.81	89
3 Bedroom	\$23.80	126
4 Bedroom	\$28.04	153

* Rents are based on the Fair Market Rents set by HUD for use in federal rent subsidy programs.

Source: National Low-Income Housing Coalition, *Out of Reach 2009*, www.nlihc.org

- A January 2000 report of the Washington Citizen Action Northwest Federation of Community Organizations, entitled *The Washington Economy: Working But Not Making a Living*, ranks occupations in the State based the numbers of people employed and on the rate of growth in the number of jobs for those occupations. Eight of the top ten jobs do not pay enough (a “living wage”) to support even one person, much less a family, at a level that that covers basic needs (i.e. food, housing, child care, health care, transportation, etc.).

Housing Units

Composition, Size, Age, and Condition

- Between 1990 and 2000, the City added 7,717 housing units, an increase of 25.1 percent. By April 2009, the housing stock had grown by another 5,248 units.
- Nearly half (48.2 percent) of all housing units are either single-family homes (1 unit detached) or townhomes (1 unit attached). The largest percentage of multi-family units is in structures of 10 to 19 units. Larger complexes, those with more than 20 units, make up 15.5 percent of all housing in the City. Between 1990 and 2000, the bulk of newly constructed housing was single-family homes or multi-family units in structures with 10 or more units.

Table 10
COMPOSITION OF THE HOUSING STOCK, 1990 & 2000

Structure Type	# Units 1990	# Units 2000	Change 1990 –2000
1-unit detached	15,155	17,178	2,023
1-unit attached	523	1,426	903
2 to 4 units	3,989	4,877	888
5 to 9 units	2,488	3,085	597
10 or more units	7,317	10,791	3,474
Mobile home/trailer/other	1,323	1,223	(100)

Source: US Census 1990 and 2000

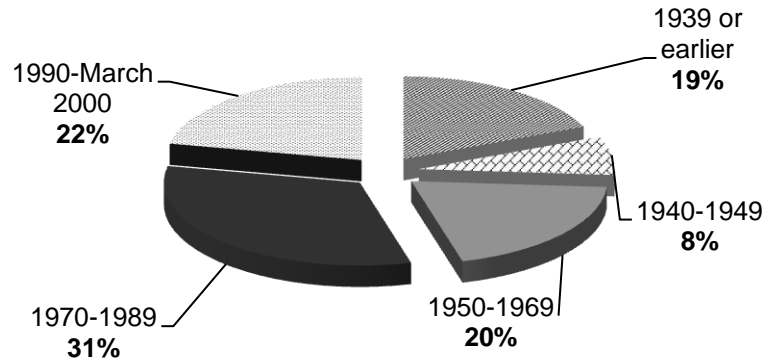
Table 11
HOUSING COMPOSITION

Structure Type	Percent Total
1; detached units	44.5%
1; attached units	3.7%
2 units in structure	5.3%
3 or 4 units	7.3%
5 to 9 units	8.0%
10 to 19 units	12.6%
20 to 49 units	6.8%
50 or more units	8.7%
Mobile home	3.1%
Boat; RV; van; etc.	0.1%
Total	100.0%

Source: US Census 2000

- The housing stock is made up of predominately older and relatively small (based on number of bedrooms) units. Nearly one-half (45.8 percent) of all units were built before 1970.

Figure 8
Age of Housing



Source: US Census 2000

- The majority of units, 60.7 percent, have two bedrooms or less. More than a quarter of all units (25.2 percent) are one-bedroom and studio units. These characteristics of the housing stock correlate with the demographic information related to household size and type (small households and relatively fewer families).

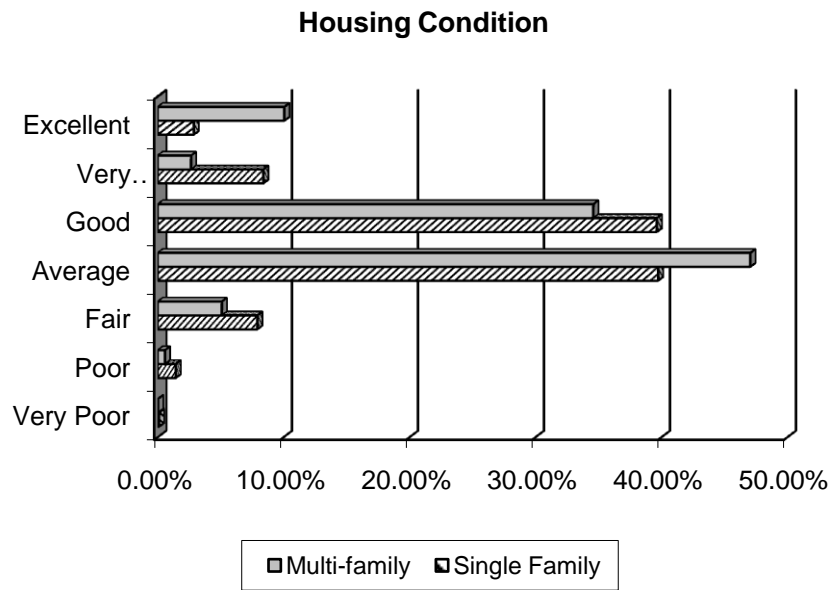
Table 12
Units by Number of Bedrooms

# Bedrooms	Total Units
No bedroom	4.6%
1	20.6%
2	35.5%
3	29.0%
4	8.4%
5 or more	1.9%

Source: US Census 2000

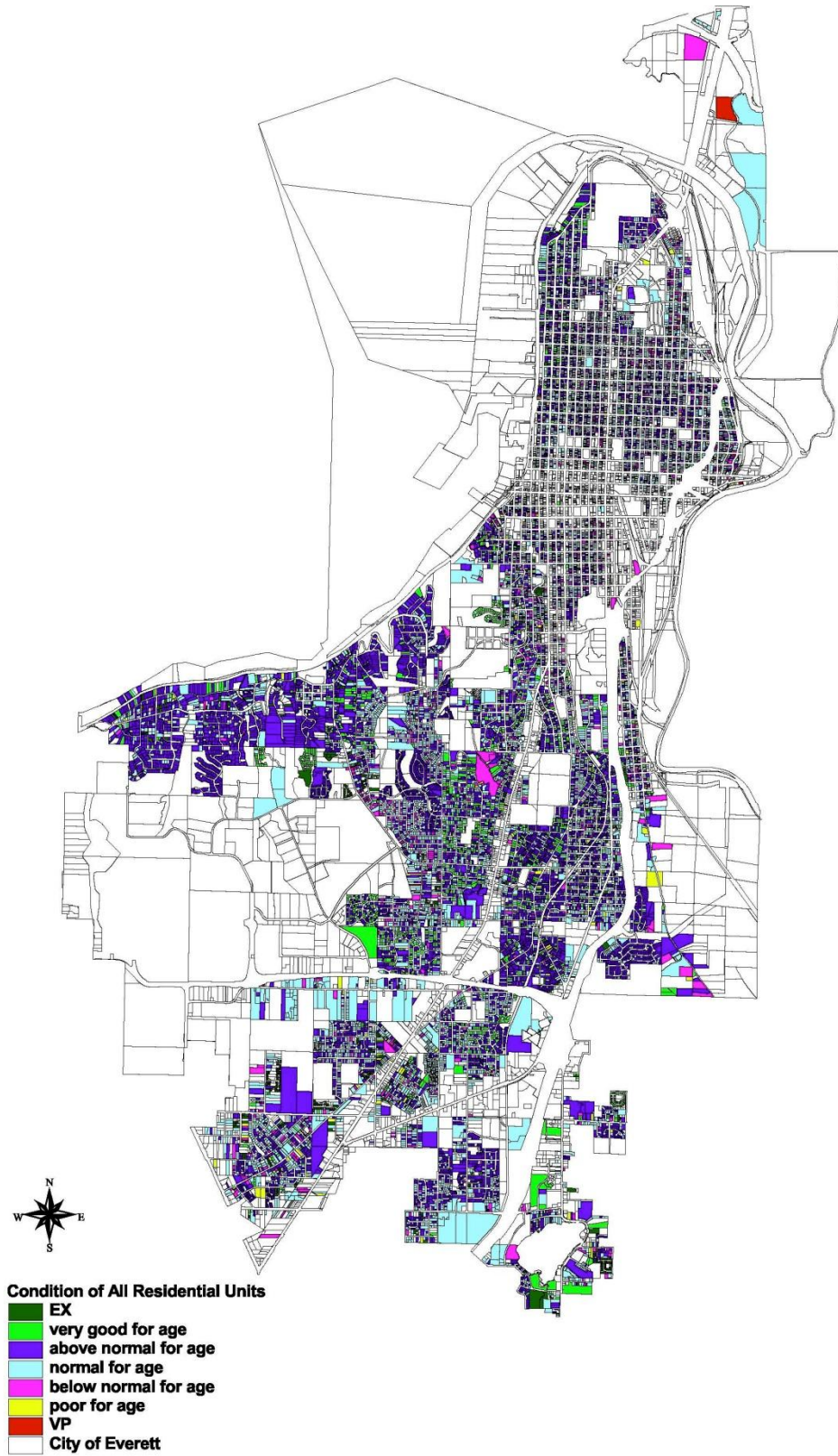
- HUD defines “overcrowded housing” as housing units with more than one person per room. In 1990, 4.7 percent of the total housing units in Everett were overcrowded. By 2000, the percentage had increased to 7.3 percent, a relatively high number compared with housing in Snohomish County where 4.7 percent of units were overcrowded in 2000.
- Housing condition was evaluated based on data from the Snohomish County Assessor. The Assessor’s records include condition information for all properties. Condition categories are: excellent, very good, good, fair, average, poor, and very poor. The following table summarizes the data and the maps on the following pages illustrate housing conditions.

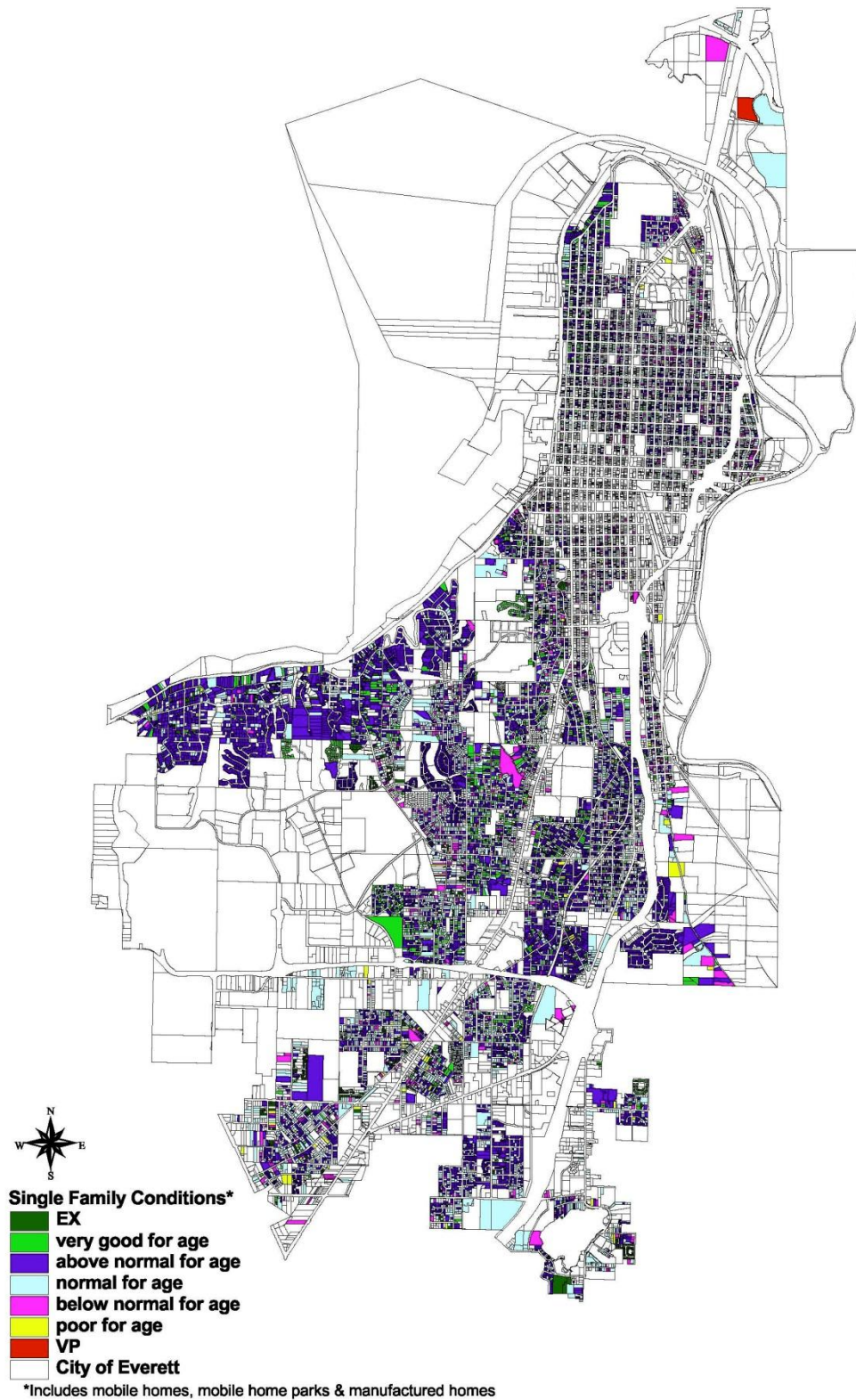
Figure 9

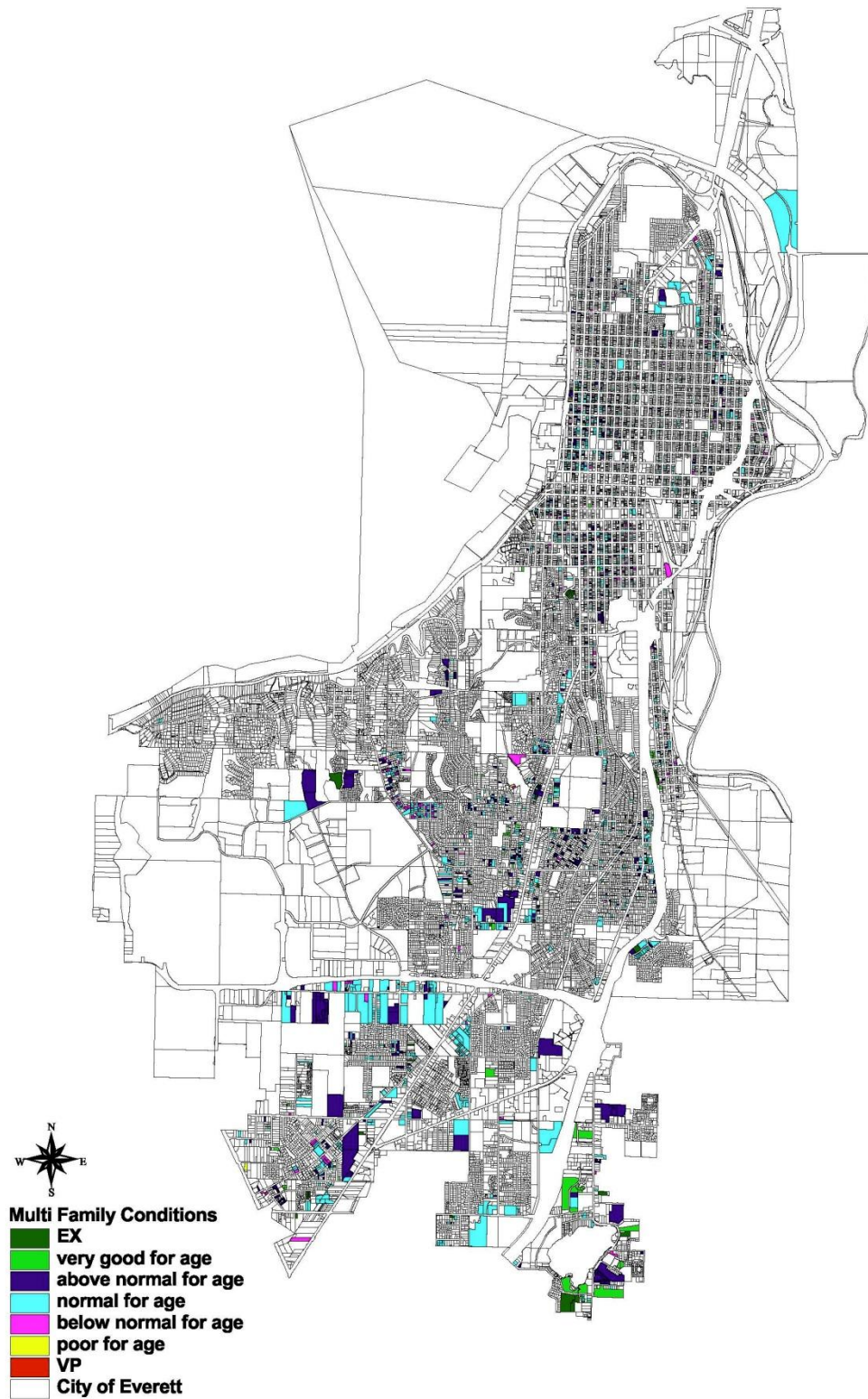


Source: Snohomish County Assessor; Huckell/Weinman Associates, Inc.

- The vast majority of housing, both single family and multi-family is in average, or better condition. Buildings in fair, poor, or very poor condition represent 9.43 percent of single-family structures and 5.68 percent of multi-family buildings.







The Homeless Population

- There are numerous causes of homelessness, but the most often noted proximate causes are poverty conjoined with the lack of affordable housing and lack of economic opportunities. The recent economic recession placed more households at risk for becoming homeless, forced more households into homelessness, and put additional strain on those already homeless. Jobs were harder to secure for many people and job loss or low wages are leading factors in homelessness. In addition, various other factors cause and/or contribute to homelessness. Persons with serious mental illness or chronic substance abuse face significant risk factors for homelessness and these issues may hinder the progress people experiencing homelessness make toward stability in housing. Youth and young parents who are homeless face the challenges of family break ups and lack the maturity to manage adult responsibilities. The following data and narratives illustrate the characteristics and extent of homelessness in Snohomish County.
- A July 2009 snapshot of DSHS clients in Snohomish County receiving certain services showed approximately 3,997 reported as being homeless. Of these, 1,934 were believed to have some type of housing and 2,063 were without housing. In another report, 2,565 children and youth and 2,557 adults were reported as homeless in a September 2009 Department of Social and Health Services report (Research and Data Division).
- The Snohomish County Investing in Families Landscape Assessment (2009) states that “At least 1,670 students in Snohomish County were homeless during the 2008-2009 school year” a 14 percent increase from the prior school year. It estimates there were 1,064 families with children experiencing homelessness in Snohomish County on July 1, 2009.
- The Community Case Management (CCM) data for 2009 showed 3041 families with children completed an intake for emergency shelter and/or transitional housing and 1103 households without children completed intakes for emergency shelter and/or transitional housing. Of these 112 family household and 79 individual households were placed. The wait time for placement can vary by household type and other factors. The average wait time from September 2009 to February 2010 was 7.2 months for emergency shelter and 11.5 months for transitional housing (CCM data, 2010). Please note that the Community Case Management system primarily reaches homeless families with children and is not a complete representation of all homeless populations. People without children, whether single or couples are underrepresented in CCM data.
- The following section and tables illustrate more of the local need on persons experiencing homelessness in Snohomish County. The data is limited by collection methods and from various sources; however, it provides a snap shot of the need for housing and services to reduce and end homelessness in the county. Additional need data is provided in subsequent tables on sub populations of persons experiencing homelessness.

The following section and tables illustrate some of the local need on persons experiencing homelessness in Snohomish County. The data is limited by collection methods and from various sources; however, they provide a snap shot of the need for housing and services to reduce and end homelessness in the county. Additional need data is provided in subsequent tables on sub populations of persons experiencing homelessness.

Table 13

Community Case Management 2.17.2010 Data Analysis of people on waitlist for emergency shelter and transitional housing (primarily serves families with children, underrepresents singles and couples without children)	
Total unduplicated households/persons	1168 households / 2777 persons in households
Single Women with children	497 households / 1320 persons in households
Families with children	209 households / 798 persons in households
Single Male with children	29 households / 64 persons in households
Pregnant women – single	35 households /35 persons in households
Pregnant women with partner	14 households / 28 persons in households
Single women no children	215 persons
Single male no children	50 persons
Two adults no children	17 households / 34 persons in households

Table 14

Emergency Shelter Data (2008 and 2009 ESAP, OHHCD): sheltered households		
	2008	2009
Total households	1758	1348
Total persons in households	2387	1868
Households with children	284 HH / 873 persons in HH	240 HH /744 persons in HH
Households without children	1472 HH /1514 person in HH	1108 HH / 1124 person in HH

Table 15

Emergency Shelter Turnaway Data (2008 and 2009 ESAP, OHHCD)		
	2008	2009
Total households	2561	7572
Total persons in households	4788 (data collection limited)	17200

Table 16

2010 ANNUAL POINT-IN-TIME COUNT (OHHCD)
2,362 INDIVIDUALS IN 1,335 HOUSEHOLDS WERE COUNTED AS HOMELESS

Homeless Populations	Street Count		Facility Count		
	Unsheltered	Tenuously Housed	Emergency Shelter	Transitional Housing	Permanent Supportive Housing
# of Families with Children (Family Households)	44	43	46	329	183
# of Persons in Families with Children	166	138	128	964	556
# of Households without children	395	168	228	82	335
# of Single individuals and persons in households without children	449	206	228	83	344
Total individuals	615	344	356	1047	900
*Total PIT count above does not include those in Permanent Supportive Housing per homeless definition					

STANDOUT DATA

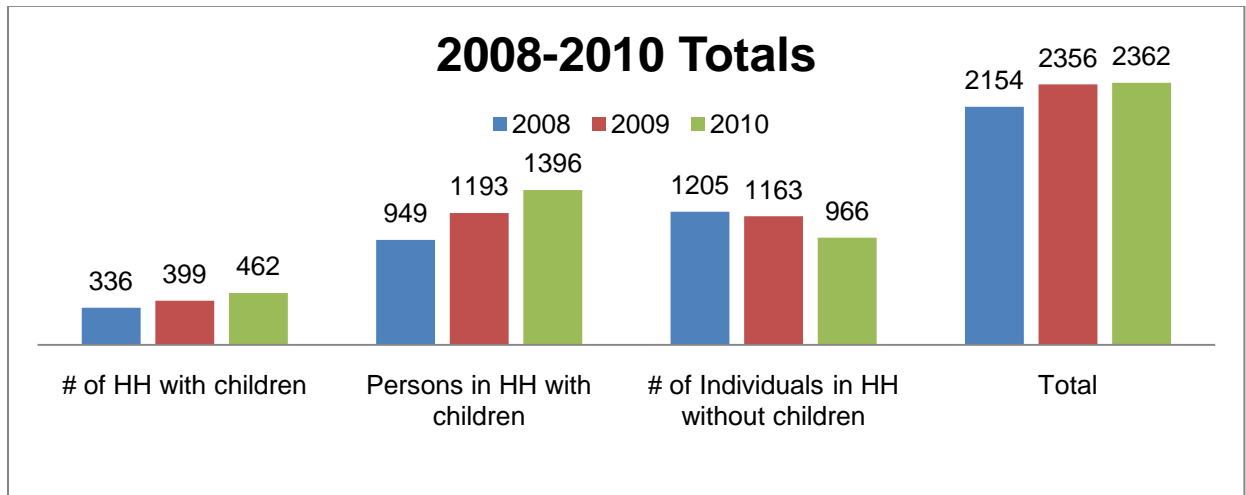
- 615 (26%) were unsheltered on the day of the count.
- 344 (15%) were tenuously housed.
- Out of 175 jail inmates surveyed, 115 (66%) reported as homeless.
- 1403 (59%) were sheltered in emergency shelter, transitional housing or using motel/hotel vouchers.
- Approximately 862 (36%) were children under the age of 18.
- 1412 individuals (60%) were in families with children households.
- Households with Children comprise 35% of all homeless households.

[Unsheltered includes those counted from tally method and those surveyed who answered they were unsheltered the night before.

Tenuously housed are persons sharing the housing of other persons due to loss of housing, economic hardship or a similar reason (often referred to as “doubled up” or “couch surfing”).]

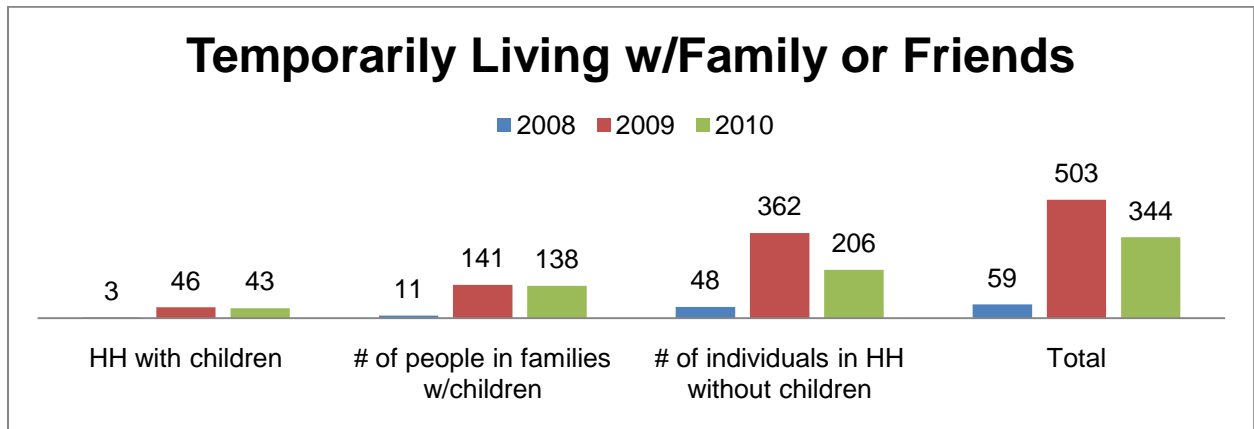
Figure 10

2008 -2010 Annual Point-in-Time count comparisons (OHHCD)



Person living in temporary situations may be considered homeless and will need to leave the temporary housing with no resources to obtain their own housing. These households/persons may be moving between friends and family households to avoid staying on the streets and shelters may not be an option if they are full. Others may be at-risk of homelessness without resources to transition to other housing. They may have some limited supports and resources, but not enough to obtain stable housing on their own.

Figure 11



Race and Ethnicity

Table 17

Emergency Shelter Data (2008 and 2009 ESAP, OHHCD): sheltered persons		
Race and Ethnicity	2008	2009
Asian / Asian American	1%	2%
Hispanic	8%	10%
African American / Black	15%	11%
Native American	7%	5%
White	64%	68%
Other	5%	4%
Department of Health and Human Services (September 2009, Automated Client Eligibility System)		
Race and Ethnicity (age 18 -64) Homeless		
Asian	8%	
Black	7%	
Hispanic	19%	
American Indian	7%	
White	14%	
Other	7%	

Age

Figure 12

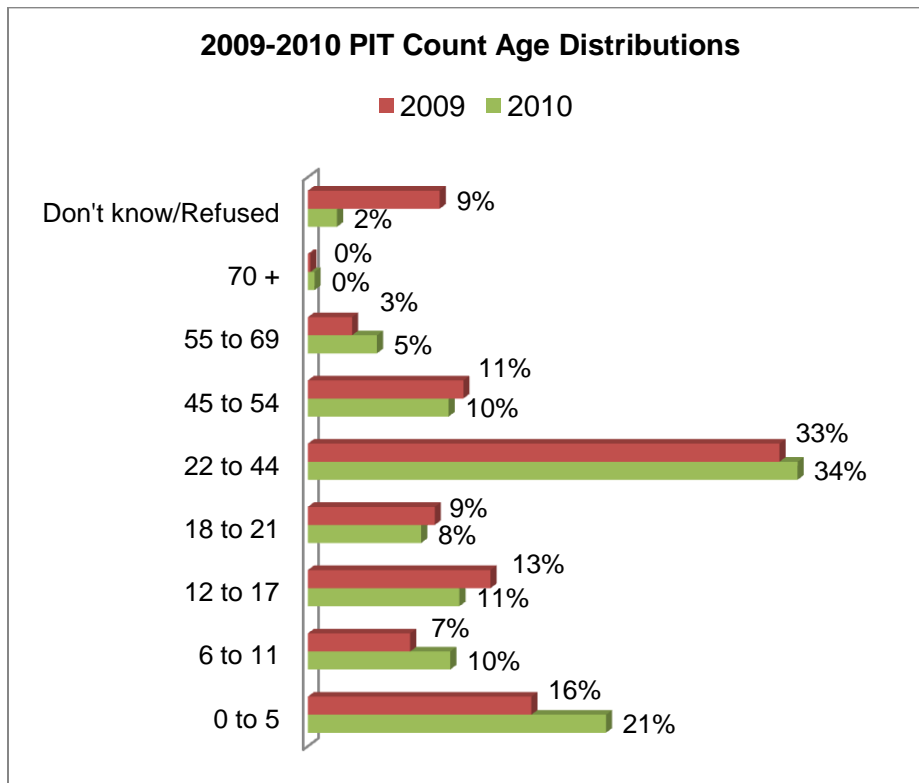


Table 18

Emergency Shelter Data (2008 and 2009 ESAP, OHHCD)		
Age	2008	2009
0-5 years	298	232
6-11 years	127	110
12-17	95	100
18-21	171	162
22-44	1068	840
45-54	475	324
55-69	144	94
70 & over	9	6

Table 19

PIT Data		
0-5 years	2009	2010
	273	358
6-11 years	125	182
12-17	223	136
18-21	155	588
22-44	576	169
45-54	190	83
55-69	54	171
70 & over	3	8
Don't know/refused	161	35

Geography of Homelessness: Persons experiencing homelessness and at-risk of homelessness are found throughout Snohomish County. The annual Point-in-Time count covers all major regions of the county. Unsheltered homeless were found in the north, east, south and central areas (west is considered Puget Sound). Efforts are made to reach people in some of the county's most rural areas in the north and east regions. Person who are homeless rural areas tend to have access to fewer services and housing options. Transportation and employment opportunities are more concentrated in the central and south county areas. Several non profits have made efforts to target housing and services in rural areas in the north and east regions of the county. In 2009, there was Veteran's Stand down to bring services to the east county region that reached some of the veterans that were homeless or at-risk of homelessness. Providers may offer bus passes as available to assist persons who need to travel for services. There is also a provider group in east-county that focuses on outreach and meeting the needs of the homeless and those at-risk.

Characteristics and Causes of Homelessness: In the table below are listed a number of the characteristics seen in persons experiencing homelessness and contribution factors that lead to homelessness. Specific instances can be seen in the subpopulations section. In general, persons experiencing homelessness are low to very low income, lack economic opportunities or have significant barriers to becoming employed, often have low wage jobs if employed, and do not have access to housing that is affordable to them. For some their circumstances are complicated by mental illness, substance abuse, unmet medical or dental care, and living with disabilities. For others fleeing domestic violence or dealing with family breakdown, they suddenly find themselves without the resources necessary to be safely and suitably housed on their own. Many persons report that the lack of reliable transportation contributed to their becoming homeless. Providers note that transportation is a significant challenge for many persons trying to increase their ability to transition out of homelessness. Parents with children face the challenge of trying to get children to and from day, while trying to maintain or search for employment. Some type of reliable transportation is essential for persons to find and maintain employment and to meet their other needs. Bus transportation is not reliable, especially for those that need transportation from rural areas, nights and weekends.

Table 20

Characteristics and Contributing Factors of Homelessness		
Family breakdown	Low education levels	Unemployable
Mental illness	Lack of job experience	Trauma or sudden life crisis
Substance Abuse	Living with chronic disabilities	Under employed
Teen/young parent(s)	Low wage earner	Unmet Medical
Chronic illness	Lack basic life skills	Unmet Dental
Domestic violence	Lack economic opportunities	Lack of Affordable Housing
Pregnancy	Unemployed	Lack of prevention assistance
Long term or multiple episodes of homelessness	Poverty- esp. low to very low income	Lack of family/social supports

Table 21

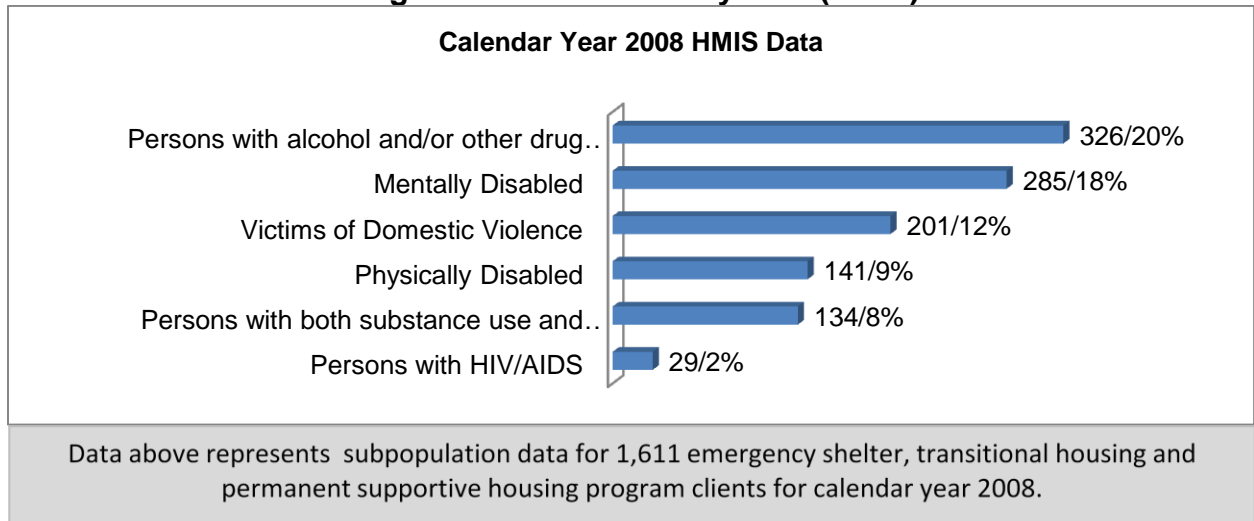
Needs as reported by persons during the January 2010 Point-in-Time (PIT) count

Top 10 PIT Needs for homeless households			
	<u>Street</u>		<u>Facility</u>
Affordable Housing	50%	Affordable Housing	60%
A Safe Place to Stay	27%	Job Search Assistance	25%
Food	24%	Case Management	24%
Job Search Assistance	24%	A Safe Place to Stay	19%
A place to clean up/shower	22%	Reliable Transportation	18%
Bus Ticket	19%	Personal or Family Counseling	15%
Dental Care	17%	Mental Health Assistance	13%
Clothing	15%	Dental Care	13%
Medical Assistance	12%	Credit Counseling	12%
Reliable Transportation	9%	Educational Information	11%
*Facility surveys collected information from sheltered households. Street information is based on those literally on the streets.			

Table 22
Causes as reported by persons during the January 2010 Point-in-Time count

Top 10 Causes for homeless households			
	<u>Street</u>		<u>Facility</u>
Job Loss/Unemployed	56%	Job Loss/Unemployed	55%
Unable to pay rent or mortgage	28%	Unable to pay rent or mortgage	36%
Drug or alcohol use	23%	Family break-up	34%
Family break-up	21%	Drug or alcohol use	29%
Poor credit rating	15%	Victim of domestic violence	22%
Mental Health Issues	15%	Temporary living situation ended	21%
Medical problems/illness	14%	Mental Health Issues	17%
Temporary living situation ended	11%	Kicked out of home	13%
Kicked out of home	10%	Evicted for non-payment of rent and/or utilities	13%
Victim of domestic violence	9%	Medical problems/illness	12%
*Facility surveys collected information from sheltered households. Street information is based on those literally on the streets.			

Figure 13
The Homeless Management Information System (HMIS) 2008 Data



Housing Market Analysis and Needs Assessment

This section of the Consolidated Plan looks at the unsubsidized housing market and considers whether low- and moderate-income people are likely to be able to afford to rent or buy housing. Also, using Census data, and Census based data from HUD, it includes an assessment of the types and extent of the housing needs of lower income households.

Data on current rental housing cost comes from Dupre + Scott Apartment Advisors, Inc. They publish two reports, *The 1-19 Unit Apartment Report (April 2009)* and *The Apartment Vacancy Report, April 2009* (information for properties of 20 unit and larger). The former included information on 931 units in 307 properties and the latter 14,117 units in 92 Everett properties. Dupre + Scott divide Everett into three subareas: Central Everett, Paine Field, and Silver Lake.

The Northwest Multiple Listing Service was the source of information on home sales prices.

Market Rate Rental Housing

- Within the last few years, the Puget Sound rental market has been negatively impacted by the regional recession and low interest rates, the latter of which, while beneficial to many renters by allowing them to become homeowners, contributed to higher rental vacancy rates. Higher vacancy rates lead to lower rents and many rental property managers offering incentives (i.e., first month's rent free) in order to keep their units rented. Lower rents and incentives benefit renters in the short term, but do not necessarily represent permanent changes in the rental market.

Table 23
CHANGES IN RENTS, 2000-2009

	2000 Average Rent	2004 Average Rent	% Change 2000-2004	2009 Average Rent	% Change 2004-2009
Central Everett					
1-19 Unit Structures	\$600	\$646	7.7%	\$774	19.8%
20+ Unit Structures	\$601	\$615	2.3%	759	23.4%
Paine Field					
1-19 Unit Structures	\$784	\$856	9.2%	\$1209	41.2%
20+ Unit Structures	\$704	\$694	-1.4%	\$933	34.4%
Silver Lake					
1-19 Unit Structures	\$866	\$895	3.3%	\$1180	31.8%
20+ Unit Structures	\$748	\$723	-3.3%	\$936	29.5%

Source: Dupre + Scott, Huckell/Weinman Associates

- Between 2000 and 2002, average rents for units in all Everett subareas increased modestly, with the exception of units in smaller properties in Paine Field. However, between 2000 and 2004, rents for most units fell, and in many cases negated the gains of the previous two years.
- Average rents for units in Central Everett were consistently lower than for units in other parts of the City and Snohomish County. Single family units and those in

two-to-four unit properties commanded higher rents in Paine Field and Silver Lake than in Snohomish County overall.

Table 24
2009 AVERAGE RENTS BY AREA AND UNIT TYPE

Area	Central Everett	Paine Field	Silver Lake	Snohomish County
Single family	\$1,227	\$1,658	\$1,605	\$1,521
2-4 Units	\$849	\$941	\$902	\$895
5-19 Units	\$687	\$749	\$753	\$728
20+ Units	\$759	\$933	\$936	\$949

Source: Dupre + Scott, Everett Planning Dept.

- Vacancy rate measures the demand for housing compared with the supply. A 5 percent vacancy rate indicates a market where supply and demand are in balance. When vacancy rates are lower, the housing market is “tight.” Renters have difficulty finding an available unit in a tight market and rents are likely to increase. Vacancy rates often go up when the market is overbuilt, job losses cause people to move from an area or to a more affordable unit, or favorable interest rates allow a significant number of renters to purchase homes. In this type of market, rents may actually go down, or if they remain stable, landlords may offer incentives to attract tenants.
- 2002 vacancy rates in Paine Field and Silver Lake were significantly higher than those in 2000, indicating a weakening rental housing market. Although vacancy rates also were on the rise in Central Everett, the effect of the softening market was not as strong. By 2004, rates for some properties in the area were in double digits and others were not lagging far behind.

Table 25
EVERETT VACANCY RATES 2000 - 2004

	2000	2002	2004	2009
1-19 Units				
Central Everett	1.9%	6.8%	10.0%	4.7%
Paine Field	2.3%	7.4%	10.6%	2.9%
Silver Lake	2.9%	8.6%	11.4%	9.5%
20+ Units				
Central Everett	5.4%	6.0%	9.3%	6.9%
Paine Field	6.5%	10.4%	10.0%	7.7%
Silver Lake	5.5%	8.9%	8.1%	7.5%

Source: Dupre + Scott, Huckell/Weinman Associates

- With vacancies rising and rents either staying flat or actually decreasing, housing affordability should be improving for some households. Rent is considered affordable when a household pays no more than 30 percent of their monthly income for rent and utilities. Table 17 (following page) compares market rate rents (including an estimate for monthly utilities) with the amount households with various incomes could afford to pay.⁹
- Even in a soft rental market, households with 30 percent and 40 percent of the median income cannot afford average rent, regardless of the size of the unit. At 50 percent of the median income, depending on the size of unit and number of people in the household, some units are affordable or very nearly affordable. However, larger families in particular still would have difficulty finding an affordable rental unit.
- If the City's goal is to provide assistance to those most in need, this comparison suggests that housing resources should be targeted to households with less than 50 percent of the median income with emphasis on those with less than 40 percent of the median.

⁹ The average rents are for Central Everett, which is the most affordable of the three areas for which rents are reported. If affordability is an issue for households in Central Everett, it will be an even greater issue in Paine Field and Silver Lake.

Table 26
AFFORDABILITY OF 2009 AVERAGE MARKET RENTS
FOR LOW- AND MODERATE-INCOME HOUSEHOLDS

	Average Rent	Affordable Rent 30% MI	(Gap)/ Surplus	Affordable Rent 40% MI	(Gap)/ Surplus	Affordable Rent 50% MI	(Gap)/ Surplus	Affordable Rent 80% MI	(Gap)/ Surplus
1-19 Units									
1 BR (1 person)	\$638	\$443	(\$195)	\$590	(\$48)	\$737	\$99	\$1,120	\$482
1 BR (2 people)	\$638	\$506	(\$132)	\$674	\$36	\$842	\$204	\$1,280	\$642
2 BR (2 people)	\$797	\$506	(\$291)	\$674	(\$123)	\$842	\$45	\$1,280	\$483
2 BR (3 people)	\$797	\$569	(\$228)	\$759	(\$38)	\$949	\$152	\$1,440	\$643
3 BR (4 people)	\$1,228	\$632	(\$596)	\$842	(\$386)	\$1,054	(\$174)	\$1,600	\$372
3 BR (5 people)	\$1,228	\$683	(\$545)	\$911	(\$317)	\$1,137	(\$91)	\$1,727	\$499
4 BR (7 people)	\$1,594	\$784	(\$810)	\$1,046	(\$548)	\$1,306	(\$288)	\$1,984	\$390
4 BR (8 people)	\$1,594	\$835	(\$759)	\$1,112	(\$482)	\$1,391	(\$203)	\$2,112	\$518
20+ Units									
1 BR (1 person)	\$682	\$443	(\$239)	\$590	(\$92)	\$737	\$55	\$1,120	\$438
1 BR (2 people)	\$682	\$506	(\$176)	\$674	(\$8)	\$842	\$160	\$1,280	\$598
2 BR (2 people)	\$781	\$506	(\$275)	\$674	(\$107)	\$842	\$61	\$1,280	\$499
2 BR (3 people)	\$781	\$569	(\$212)	\$759	(\$22)	\$949	\$168	\$1,440	\$659
3 BR (4 people)	\$947	\$632	(\$315)	\$842	(\$105)	\$1,054	\$107	\$1,600	\$653
3 BR (5 people)	\$947	\$683	(\$264)	\$911	(\$36)	\$1,137	\$190	\$1,727	\$780

Source: Dupre + Scott, Huckell/Weinman Associates

Rental Housing Affordability for Naval Personnel

- Military housing in Snohomish County has been privatized under the Public Private Venture (PPV) housing initiative. The table below inventories the rental housing available for enlisted personnel and officers, but most members of the military rent or own housing in the private market.

Table 27

MILITARY HOUSING IN SNOHOMISH COUNTY

Housing Complex	Number of Units by Bedrooms			
	<i>2 Bedroom</i>	<i>3 Bedroom</i>	<i>4 Bedroom</i>	<i>Total</i>
Carol's Creek Landing	85	175	28	288
Brier		12		12
Constitution Park		70	71*	141
Total	85	257	99	441

Source: NAVSTA Everett Family Housing Office

* 1- 5 Bedroom

- The following table compares affordability for mid-level enlisted personnel and the average rents for two- and three-bedroom units. Two-bedroom units are generally affordable for personnel of any rank. Navy families seeking a three-bedroom unit may pay more than 30 percent of their total compensation in some areas of the City. The Navy works with the private rental market to obtain access to market-rate units and to remove the requirements related to deposits for the first and last months' rent and damages.

Table 28
HOUSING AFFORDABILITY FOR SOME ENLISTED PERSONNEL-2009

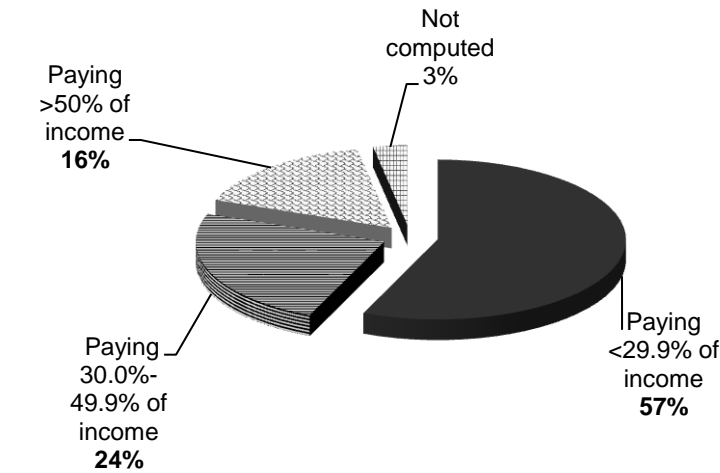
	2 Bedroom Unit			3 Bedroom Unit		
	Average Rent	Affordable Rent	Difference	Average Rent	Affordable Rent	Difference
		(30% of Total Compensation)			(30% of Total Compensation)	
Central Everett						
E-4	\$781	\$947	\$166	\$947	\$947	0
E-5	\$781	\$1,034	\$253	\$947	\$1,034	\$87
E-6	\$781	\$1,183	\$402	\$947	\$1,183	\$236
Paine Field						
E-4	\$1043	\$947	(\$96)	\$1,239	\$947	(\$292)
E-5	\$1043	\$1,034	(\$9)	\$1,239	\$1,034	(\$205)
E-6	\$1043	\$1,183	\$140	\$1,239	\$1,183	(\$56)
Silver Lake						
E-4	\$997	\$947	(\$50)	\$1,155	\$947	(\$208)
E-5	\$997	\$1,034	\$37	\$1,155	\$1,034	(\$121)
E-6	\$997	\$1,183	\$186	\$1,155	\$1,183	\$28

Source: NAVSTA Everett Housing Office, Dupre + Scott

Housing Affordability for Lower Income Households

- The Census provides information on the percentage of renter households paying more than 30 percent of their income for housing. HUD considers these households “cost burdened.” Information is also available on households paying in excess of 50 percent of their income for housing. HUD considers these households “severely cost-burdened.”

Figure 14
Gross Rent as a Percentage of Income



Source: US Census 2000

- HUD also uses Census data to estimate the number of rental housing units in a community that are affordable for households with incomes in the various HUD income categories. The following table compares the numbers of households and units in each income/affordability category.

Table 29
HOUSEHOLDS/HOUSING BY INCOME/AFFORDABILITY CATEGORY

Income/Affordability Category	<30% Median Income	30-50% Median Income	51-80% Median Income
# Households	4,554	3,799	5,119
# Affordable Units	2,415	8,250	9,495
# Units Excess or (Deficit)	(2,139)	4,415	4,376

Source: Source: HUD State of the Cities Data System

- The HUD data is consistent with the market data showing that households with less than 30 percent of the median income will have the greatest challenge finding affordable housing.
- HUD has also collected data to determine if housing that is affordable to people at a certain income level, is actually housing people in that income level. The data shows that a significant percentage of units do not rent to households to whom they would be affordable. One possible conclusion is that they rent to higher income households who benefit by paying less than 30 percent of their income for rent and utilities. Assuming that the units are not available to lower income households because they rent to higher income households, the deficit of affordable units for the various income groups is illustrated in the table below.

Table 30
HOUSEHOLDS/HOUSING BY INCOME/AFFORDABILITY CATEGORY

Income/Affordability Category	<30% Median Income	30-50% Median Income	51-80% Median Income
# Households	4,554	3,799	5,119
# Affordable Units	2,415	8,250	9,495
# Affordable Units Not Rented by a Household in the Income Category	899	4,628	4,407
# Units Excess or (Deficit)	(3,038)	(177)	(111)

Source: Source: HUD State of the Cities Data System

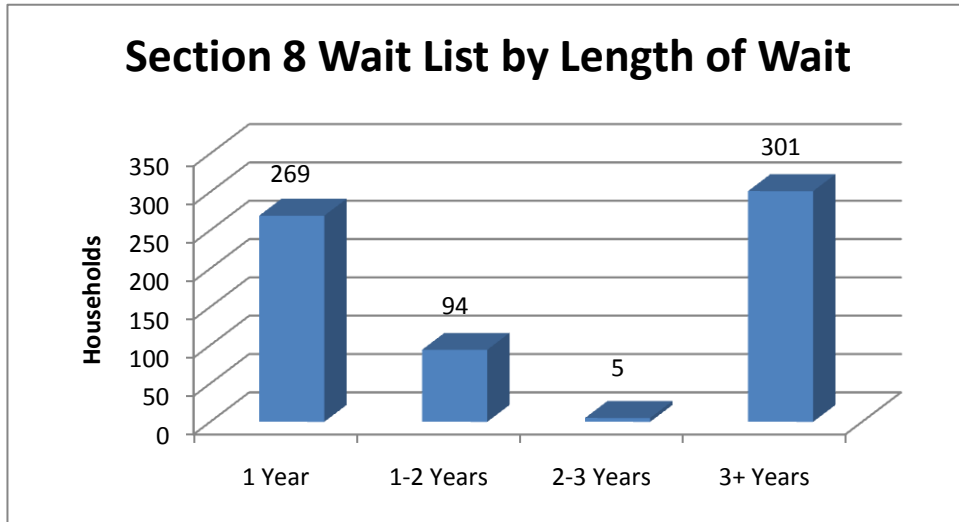
- This data is consistent with the market data that suggests the search for affordable housing is most challenging for households with incomes of less than 30 percent of the median income. Furthermore, some households with incomes of less than or equal to 50 percent of median income may be forced to pay more than they can afford for a rental unit.

Demand for Assisted Housing

The Section 8 Waiting List

- A measure of demand for housing by low-income residents is the Everett Housing Authority's (EHA) Section 8 Housing Choice Voucher (voucher) program waiting list. Due to funding cuts, EHA has only had its regular voucher waiting list opened for three one-week periods in the past ten years, the most recent in July, 2006. The only voucher applications accepted since then have been for special purpose vouchers committed to project-based properties, Project Self Sufficiency or non-elderly disabled persons. There are currently 669 households on the waiting list. (An additional 862 households are on the waiting list for an EHA-owned housing unit). 87 percent of those on the voucher waiting list are classified as extremely low income with annual incomes less than 30% of the median.

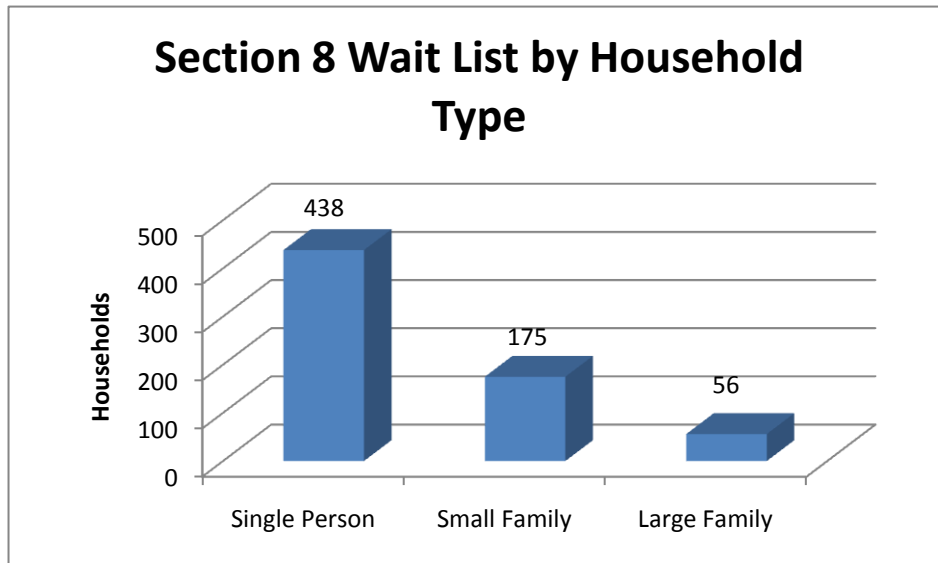
Figure 15



Source: Everett Housing Authority

- The sheer number of households on the Section 8 waiting list and the infrequency with which vouchers become available has led EHA to close the list to new applicants. However, the characteristics of the households on the waiting list illustrate the nature of the demand for low-income housing.

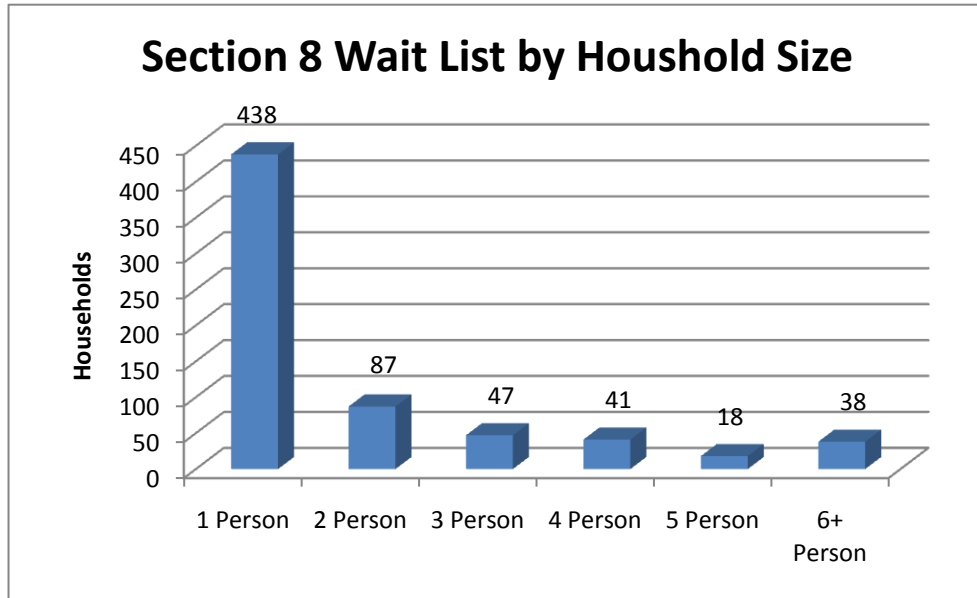
Figure 16



Source: Everett Housing Authority

- Nearly twice as many families as single person households are seeking affordable housing through the Section 8 voucher program. Smaller families of two-to-four people far outnumber larger families. Although it should be noted that it is difficult for large families to find appropriately sized units, regardless of the rental cost. About 60 percent of the Everett housing stock is two-bedroom or smaller units.

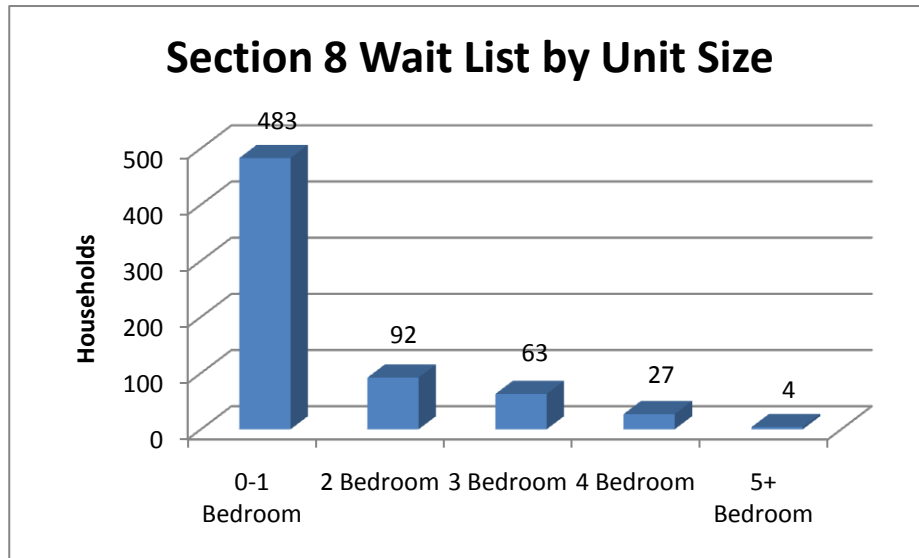
Figure 17



Source: Everett Housing Authority

- The vast majority of those waiting for a Section 8 voucher need either a one- or a two-bedroom unit. However, nearly a quarter of all households need a unit of three bedrooms or larger.

Figure 18



Source: Everett Housing Authority

- With the exception of African Americans, ethnic and racial minorities are represented at lower rates among the population on the Section 8 waiting list than within the City's general population. However, African Americans are overrepresented on the waiting list by more than twice their percentage of the general population.

Table 31
ETHNICITY AND RACE

	EHA Waiting Lists		EHA Residents		General Population	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
<i>Ethnic Origin*</i>						
Hispanic	113	7.4%	150	4.3%	6,539	7.7%
Non-Hispanic	1,418	92.6%	3,348	95.7%	84,949	92.9%
Total	1,531	100.0%	3,498	100.0%	91,488	100.0%
<i>Race</i>						
White	1,220	79.7%	2,975	89.1%	77,476	81.0%
Black	128	8.3%	287	8.1%	3,909	4.1%
Native American/Alaskan	37	2.4%	52	1.5%	2,557	2.7%
Asian, Pacific Islander	146	9.5%	183	5.2%	7,670	8.0%
Other**	N/A	N/A	N/A	N/A	4,065	4.2%
Total	1,531	100.0%	3,497	100.0%	95,677	100.0%

*The Census does not consider "Hispanic" as a separate race. For purposes of the Census, the Hispanic population consists of people who identify their origin as Spanish, Hispanic, or Latino, but may be of any race.

**EHA does not have information on "other races" as does the Census.

Source: EHA and US Census 2000

Low- and Moderate-Income Renter Housing Needs

- HUD's Census-based data includes the number of renters by household type and income, and the percentage of each that are experiencing housing problems. The data is provided to assist communities preparing Consolidated Plans to identify needs, and prioritize assistance for low-income households. Categories of housing problems include:
 - o Cost burden, meaning housing costs in excess of 30 percent, or 50 percent (severe cost burden), of household income; and,
 - o What HUD refers to as "any housing problems," which includes cost burden, overcrowding, or a lack of complete kitchen or plumbing facilities.

Table 32
HOUSING PROBLEMS OF RENTERS

Household by Type, Income, & Housing Problem	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters
Income \leq 30% Median Income	1,034	1,695	355	1,470	4,554
<i>Any housing problems</i>	674	1,420	305	1,135	3,534
Cost Burden >30%	659	1,346	270	1,120	3,393
Cost Burden >50%	490	1,010	180	895	2,573
Income >30 to \leq 50% Median Income	544	1,490	430	1,335	3,799
<i>Any housing problems</i>	429	1,170	385	1,192	3,104
Cost Burden >30%	419	1,036	225	1,085	2,766
Cost Burden >50%	154	170	0	146	467
Income >50 to \leq 80% Median Income	545	1,955	439	2,180	5,119
<i>Any housing problems</i>	265	680	284	619	1,848
Cost Burden >30%	245	450	54	560	1,310
Cost Burden >50%	70	0	0	11	82
Income >80% Median Income	404	2,795	405	2,575	6,179
<i>Any housing problems</i>	49	229	230	121	630
Cost Burden >30%	34	20	10	31	93
Cost Burden >50%	19	0	0	0	19
Total Renter Households	2,527	7,935	1,629	7,560	19,651
<i>Any housing problems</i>	1,418	3,499	1,204	2,994	9,118
Cost Burden >30	1,357	2,849	559	2,797	7,566
Cost Burden >50	733	1,182	179	1,051	3,144

Source: Source: State of the Cities Data Systems, US Department of Housing and Urban Development (derived from 2000 Census data)

- The primary housing need of low-income renters is more affordable housing.
- Additional affordable housing and/or rent subsidies are needed for households with incomes of less than 30 percent of the median income. Among low-income rental households those in this category have the most challenging time finding affordable housing or carry the most severe cost burden.

- Among households with incomes between 30 percent and 50 percent of the median income, those with less than 40 percent of the median income are most likely to be cost burdened given current average rents.
- The greatest need is for affordable housing for small families.
- Large low-income families need access to larger units that are both affordable and can accommodate their numbers without overcrowding.
- Affordable housing for seniors is also needed. This need is likely to grow as the numbers of elderly households increase with the aging of the “baby boom” generation. While a need exists for elderly housing, a relatively smaller number of elderly households experience housing problems than do family and other households.

For-Sale Housing

The Puget Sound for-sale housing market has been weak in recent years. that the slow pace of sales and the substantial inventory from which to choose has resulted in median prices for detached single-family homes in all four-counties of the Puget Sound area have decreased by double digit percentages just between 2008 and 2009.

Table 33
CHANGE IN MEDIAN SINGLE FAMILY HOMES SALES PRICES

Area	Median Single Family Sales Price 2008	Median Single Family Sales Price 2009	Percent Change 2008-2009
Snohomish County	\$349,400	\$311,800	-10.8%
King County	\$450,000	\$375,000	-16.7%
Pierce County	\$268,500	\$235,000	-12.5%
Kitsap County	\$271,300	\$239,500	-11.7%

Source: *Puget Sound Trends(8/09)*,PSRC

Prices in the Everett area have also decreased for new construction and resale of existing units, both detached single-family homes and condominiums.

Table 34
CHANGES IN AVERAGE SALES PRICES IN EVERETT

Year	Average Sales Prices			
	Single Family Detached (Resales & New Construction)	Single Family Detached (New Construction Only)	Condominium (Resales & New Construction)	Condominiums (New Construction Only)
2005	\$278,947	\$313,804	\$165,595	\$201,803
2006	\$327,707	\$355,470	\$191,867	\$245,141
% Change 05-06	17.5%	13.3%	15.9%	21.5%
2007	\$352,333	\$380,393	\$221,423	\$244,424
% Change 06-07	7.5%	7.0%	15.4%	-0.3%
2008	\$325,421	\$334,000	\$229,123	\$299,365
% Change 07-08	-7.6%	-12.2%	3.5%	22.5%
2009	\$268,752	\$298,063	\$210,000	\$270,207
% Change 08-09	-17.4%	-10.6%	-8.3%	-9.7%
% Change 05-09	-3.7%	-5.0%	26.8%	33.9%

Source: Northwest Multiple Listing Service

- For sale units in Everett are typically more affordable than homes further south in Snohomish County.
- The following three tables illustrate what homebuyers in various income categories can afford to pay for a home. Comparing what households can afford to pay with the average sales prices for single-family homes and condominiums illustrates the general affordability of home purchase in Everett.
- Two-person households need 100 percent of the median income to afford a single-family home and more than 80 percent of the median income to purchase the averaged price existing condominium.
- Three-person households need more than 90 percent of the median income to afford a single-family home and about 90 percent of the median income to purchase an existing condominium.
- Four-person households also need at least 90 percent of the median income to purchase a single-family home. Households at 80 percent of the median could afford an existing condominium.

Table 35
AFFORDABILITY OF HOME PURCHASE, 2-PERSON HOUSEHOLD

2009 Income Level	Payment	Loan	% Rate	Affordable Price
120% Median = \$80,900	\$1,554	\$259,250	6.00%	\$309,250
100% Median = \$67,400	\$1,323	\$220,610	6.00%	\$260,610
80% Median = \$51,200	\$1,003	\$167,292	6.00%	\$175,292
60% Median = \$40,400	\$776	\$129,430	6.00%	\$135,930
50% Median = \$33,700	\$636	\$106,135	6.00%	\$111,635

Assumes a 30-year, fixed-rate mortgage at 6% interest. Households with 100% & 120% of median income make a 20% down payment. Households with 50%, 60% and 80% make a 5% down payment.

Table 36
AFFORDABILITY OF HOME PURCHASE, 3-PERSON HOUSEHOLD

2009 Income Level	Payment	Loan	% Rate	Affordable Price
120% Median = \$91,100	\$1,792	\$298,946	6.00%	\$356,946
100% Median = \$75,900	\$1,479	\$246,740	6.00%	\$295,740
80% Median = \$57,600	\$1,102	\$183,860	6.00%	\$192,860
60% Median = \$45,500	\$862	\$143,719	6.00%	\$151,219
50% Median = \$37,950	\$711	\$118,505	6.00%	\$125,005

Assumes a 30-year, fixed-rate mortgage at 6% interest. Households with 100% & 120% of median income make a 20% down payment. Households with 50%, 60% and 80% make a 5% down payment.

Table 37
AFFORDABILITY OF HOME PURCHASE, 4-PERSON HOUSEHOLD

2009 Income Level	Payment	Loan	% Rate	Affordable Price
120% Median = \$101,100	\$1,967	\$328,135	6.00%	\$406,135
100% Median = \$84,300	\$1,625	\$271,092	6.00%	\$336,092
80% Median = \$64,000	\$1,243	\$207,378	6.00%	\$217,378
60% Median = \$50,600	\$960	\$160,092	6.00%	\$168,592
50% Median = \$42,150	\$804	\$134,156	6.00%	\$141,156

Assumes a 30-year, fixed-rate mortgage at 6% interest. Households with 100% & 120% of median income make a 20% down payment. Households with 50%, 60% and 80% make a 5% down payment.

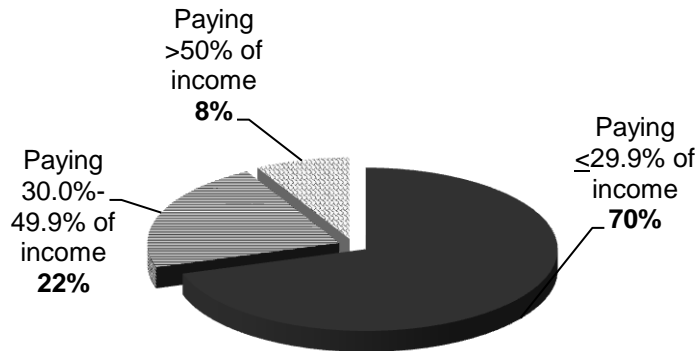
Needs of Homeowners and Potential First-Time Buyers

Low-Income Owners

- The vast majority of Everett homeowners pay less than 30 percent of their income for housing costs. However, 30 percent of owners pay over that affordability standard. While some may have been qualified for mortgages that allow for higher housing debt ratios (sometimes up to 45 percent of income), many are likely elderly homeowners for whom housing costs now take more than 30 percent of their fixed income. Some may also be residents who have lost jobs and have subsequently been rehired in positions that pay lower wages.

Figure 19

Owner's Housing Costs as a Percent of Income



Source: US Census 2000

- HUD provides data on the needs of existing homeowners similar to that for renters. While the actual number of renters experiencing housing problems far exceeds the number of owners, it is significant that 30.6 percent of owner households experience a housing problem. The vast majority of those, 95.6 percent, are cost burdened.
- Besides affordability, overcrowding and poor housing conditions also affect homeowners. In particular, elderly homeowners with incomes between 30 percent and 50 percent of the median income have housing problems in addition to affordability, most likely the need for weatherization and housing repair assistance.

Table 38
HOUSING PROBLEMS OF OWNERS

Household by Type, Income, & Housing Problem	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners
Income \leq 30% Median Income	543	220	50	220	1,033
<i>Any housing problems</i>	384	210	40	190	824
Cost Burden >30%	384	210	30	190	814
Cost Burden >50%	274	185	24	175	821
Income >30 to \leq 50% Median Income	860	299	115	150	1,424
<i>Any housing problems</i>	265	224	115	130	733
Cost Burden >30%	82	224	105	130	723
Cost Burden >50%	135	140	55	75	404
Income >50 to \leq 80% Median Income	1,140	1,135	355	655	3,265
<i>Any housing problems</i>	180	790	275	455	1,685
Cost Burden >30%	180	760	244	455	1,626
Cost Burden >50%	40	131	37	85	291
Income >80% Median Income	1,603	6,295	929	2,165	10,992
<i>Any housing problems</i>	128	1,058	134	550	1,869
Cost Burden >30%	128	995	64	539	1,726
Cost Burden >50%	19	57	0	35	1,099
Total Households	4,164	7,949	1,429	3,190	16,714
<i>Any housing problems</i>	962	2,281	549	1,324	5,114
Cost Burden >30	962	2,186	429	1,314	4,897
Cost Burden >50	471	509	120	370	1,471

Source: Source: State of the Cities Data Systems, US Department of Housing and Urban Development (derived from 2000 Census data)

- Homeowners with incomes of less than 30 percent of the median income are potentially at-risk of becoming homeless and may need assistance with mortgage payments to prevent losing their homes.
- Homeowners with incomes of less than 80 percent of the median income need assistance with housing repair and improvement. Many pay in excess of 30 percent of their income for housing, leaving limited options for financing home improvements.

Non-Housing Needs of Low- and Moderate Income People

Human Services

- Programs to increase the independence of seniors are needed. Calls to the Senior Services Information and Assistance helpline indicate the most critical human service needs. In 2003, the highest frequencies of calls were for health care (3,387), housing assistance (2,200), financial assistance (1,729), home repair (1,441), transportation (1,049), and in-home care (1,018).
- Other than affordable housing, help finding affordable health insurance and employment are the most frequently requested assistance from the disAbility Resource Center's information and referral line. There are few employment opportunities for the physically disabled. The resulting high unemployment among this population means that they need to rely on food banks and other services to meet their basic needs.
- Since 2000, eligibility requirements for publicly funded mental health services have become increasingly narrow. As of July 2005, Compass Health, a community mental health agency, will only serve those individuals on Medicaid, and they will be prioritized by need. This is the result of new State regulations.
- There is a shortage of psychiatrists, particularly child psychiatrists, in Snohomish County and Everett. This is a critical problem for Medicaid recipients since Medicaid will only reimburse psychiatrists for services. This problem is compounded by the fact that Medicaid reimbursement is so low that most psychiatrists in private practice do not accept Medicaid payments.
- There are only three inpatient facilities for mentally ill adults in Snohomish County--a total of 69 beds. There are no inpatient mental health facilities for children in the five-county area of northwest Washington. In all of western Washington only Children's Hospital and Fairfax Hospital, both in King County, admit children. Statewide there are only 35 beds available to for mentally ill children.
- The unmet needs of clients of DDD have not changed since two studies were done in the late 1990s.¹⁰ In addition to the acute need for residential services mentioned previously, there is a gap in services for family support, attendant care, therapy, and day programs. Meeting these needs is complicated by the fact that almost half of DDD clients have special needs in addition to their DD, such as community protection issues, mental illness, language/cultural difference, and families with coping difficulties.

¹⁰ The two studies are *An Analysis of Unmet Service Needs for Washington State's DSHS Division of Developmental Disabilities* (1998) and *Workload Standards Study Technical Report: Case/Resource Management in the Division of Developmental Disabilities* (1999). The State Office of Research and Data Analysis conducted both studies. Diane McCalmon, Administrator, Department of Community and Health Services, Developmental Disabilities Division confirmed that the findings of these studies are still true today.

- According to the Washington State Department of Social and Health Services' *County Profile of Substance Use and Need for Treatment Services in Snohomish County*, 83 percent of the County's eligible adults in need of substance abuse treatment are *not* receiving it. (A person is eligible to receive publicly funded treatment if he/she is at or below 200 percent of poverty.) This problem of unmet need is not unique to Snohomish County. Statewide, 82 percent of eligible clients are not receiving needed services.
- Increasingly, the County's chemical dependency clients are living outside of Everett, although most of the County's treatment services are located in Everett. From 1999 to 2003, the percentage of clients from Everett dropped from 49 percent to 39 percent, even though the number of Everett residents served rose by 14 percent (from 723 to 830 people). This shows a need to redistribute chemical dependency services so more are available outside the City of Everett.
- According to providers, people with chemical dependencies need a variety of services including transportation services, more treatment services, employment services, and child care (so parents can get treatment).
- There are only two doctors in Snohomish County that treat people with HIV/AIDS, which means that many patients must go to Seattle (UW or Harborview) for care. This is difficult for people who are ill and creates special transportation needs. According to providers, there is a critical need for a primary HIV Care Center in Snohomish County or Everett. In order to create such a facility, there must be an agency willing to provide the services and federal funding to pay capital and operating expenses.
- According to *Crime in Washington Annual Reports*, a publication of the Washington Association of Sheriffs and Police Chiefs, Everett police recorded 1,527 domestic violence offenses in 2003, a 13 percent increase from 2000. In addition to maintaining, and preferably increasing the level of services for victims of domestic violence, there is also a particular need for services for children. Currently, there are three children's support groups in Snohomish County. The City of Everett helps to fund the group in the city.
- According to providers of DV services, increasingly a good community education and outreach program is seen as an effective way to help victims access services and most importantly, to keep the violence from escalating to murder. The first people victims turn to for help are friends and family. Unfortunately, often those individuals don't know how to help or where to get help. Improved community education and an outreach program are needed to address the general lack of awareness of available resources

Community and Economic Development Needs

Public Facilities and Neighborhood Improvements

- In Everett, Community Development Block Grant funds have historically been sought and provided for construction or rehabilitation of public facilities located in low-income areas of the City and/or serving low- and moderate-income residents. Facilities have been developed or rehabilitated that house youth/recreation programs, health care and dental services, food and clothing banks, and programs to assist the homeless and special needs populations.
- In the ten-year period between 1995 and 2004, 14.6 percent of all non-administrative CDBG funds were awarded to public facility projects. Since 2000, funding requests for public facilities have totaled nearly \$980,000.
- The City anticipates that funding will be needed for the development or rehabilitation of public facilities that house service programs for the elderly, children and youth, homeless, or special needs populations.
- The assessment of neighborhood improvement needs is based on past surveys of residents of low-income neighborhoods, and a recent survey of the Port Gardner neighborhood. High priority needs include:
 - o Sidewalk improvements
 - o Housing code enforcement
 - o Alley lighting and paving
 - o Neighborhood cleanup
 - o Traffic calming improvements
 - o Street trees
 - o Park improvements

Economic Development

- The Puget Sound economy has experienced the same shift as the national economy away from higher-paying manufacturing jobs to lower-paying services jobs (i.e., retail, food service, hospitality). Many of the jobs in the service sector do not pay a living wage. It now takes a job paying \$17.68/hour (more than twice the state minimum wage of \$7.35/hour) to be able to live without resorting to any type of public assistance. Low-income people often cannot access living wage jobs without additional education or job training.
- Unemployed and underemployed residents need access to education, job training, and job readiness programs. Improved links between schools and social service agencies for job training and skills training programs are needed.
- There is a need to attract employers who offer living wage jobs and to work with those employers to help train and hire lower-income residents of the community.

- Programs to improve access to adequately paid employment by women, minorities, and handicapped individuals are needed.

Fair Housing¹¹

Everett residents are protected against housing discrimination under the federal Fair Housing Act and the State's Law Against Discrimination. Fair housing is defined as "the right of all people to be free of discrimination in the rental, sale, or financing of housing." Collectively the federal and state laws protect against discrimination on the basis of race, color, religion/creed, sex, handicap/disability, familial status, national origin, and marital status.

If an Everett resident believes they have been subjected to housing discrimination they may:

- contact the Dispute Resolution Center of Snohomish County (a program of the Volunteers of America that provides information about housing discrimination law and how to file a complaint with the State);
- file a complaint with the Washington State Human Rights Commission; or
- file a complaint with HUD.¹²

Personnel at the Everett Naval Station also have the option of filing a complaint with the Military Housing Office.

Complaint data is one indicator of possible patterns of housing discrimination in a community. However, complaint data has significant limitations because:

"The number of housing discrimination complaints which are filed depends on a complicated set of factors including whether people 1) understand the fair housing law and are aware of their rights, 2) are able to recognize that they are being treated differently than others, 3) know about the complaint processing system and how to access it, 4) speak English, 5) are willing to take the time necessary to file a complaint and follow through with the investigation of the alleged discrimination and 6) are willing to risk possible retaliation for making a formal complaint."¹³

The City's 1996 *Analysis of Impediment to Fair Housing Choice* examined 41 housing discrimination complaints that were filed with the State Human Rights Commission between 1994 and 1999. Complaints involving race and disability were the most common. Family status and national origin were the next most common bases of complaints, followed by sex. Discrimination based on retaliation and marital status was involved in only one complaint each. No complaints involved age or creed.

¹¹ In 1996, the City of Everett completed an Analysis of Impediments to Fair Housing Choice (AI). The AI will be updated subsequent to submittal of the Consolidated Plan to HUD.

¹² HUD generally refers complaints to the State of Washington for resolution. However, the Fair Housing Act requires HUD to refer certain complaints to the Justice Department. The Justice Department handles complaints involving the legality of local zoning or land use laws, or cases involving a pattern of widespread discrimination.

¹³ Ibid, pg 4-5.

Based on information provided by the Fair Housing Center of South Puget Sound, nine fair housing complaints were filed by Everett residents between October 2002 and May 2004. The bases for the complaints were¹⁴:

- Religion 1
- National Origin 2
- Retaliation 2
- Family Status 4
- Disability 1

Somewhat consistent with the analysis of the previous 41 complaints, national origin and family status remain some of the most common bases of complaint. Of the nine complaints, four were found to have no cause, two were settled through conciliation, and three remain open.

Subsidized Rental Housing and Fair Housing

An issue for the Consolidated Plan is to determine if any public policies or practices are limiting housing choice for members of protected classes who rely on public housing assistance.

A comparison of the percentages of minority population by census tract with the locations of assisted housing and the utilization of Section 8 vouchers shows that census tracts 402 (north Everett), 418.05, 418.06, 419.03 and 419.04 (west of I-5 and south of SR 526 to approximately 100 Street SW), have overlapping high proportions of minorities and assisted housing units. Census tracts 402 and 419.03 and 419.04 also have several of the larger subsidized housing projects in the city.¹⁵

However, there is no evidence that the numbers of households in these Census tracts is the result of any form of housing discrimination. It could be due to a variety of factors including the distribution of lower cost housing, location of multifamily housing, and preferences of Section 8 voucher holders.

Households receiving Section 8 assistance in Everett obtain assistance primarily from the Everett Housing Authority (EHA) and in some cases from the Housing Authority of Snohomish County (HASCO). Households are free to choose any housing that meets the requirements of the Section 8 program.¹⁶ Households may, in fact, move to any location in the country where there is a Section 8 program. The housing authorities also provide information on fair housing laws.

Housing Authority staff will assist a Section 8 recipient to explain the program to a potential landlord. If Section 8 recipients feel they are being refused housing because of

¹⁴ Total is ten because one complaint was on the basis of both national origin and family status.

¹⁵ Including Parkside and Parkview, Trailside Village, Deer Park, Baker Heights and Baker view High-rise, Grandview Homes and 12 Pines.

¹⁶ Rental units must pass a Housing Quality Standards inspection. Fair Market Rents are set according to geographic location and number of bedrooms in the unit and can be set between 90% and 110% for Fair Market Rent for King and Snohomish Counties.

discrimination, the Housing Authority can provide them with a HUD complaint form and assist them in filing the complaint.

Lead-based Paint

Children age one through six are at highest risk to suffer the ill effects of lead poisoning. Congress has passed legislation, The Residential Lead-Based Paint Hazard Reduction Act of 1992, to promote the identification and removal of lead in homes. The Washington State Department of Health's Office of Epidemiology maintains information on the risk factors and incidence of lead poisoning among children in the State.

The risk of lead exposure statewide is relatively low. From 1993 to 2002, the State's Childhood Blood Lead Registry received reports of 42,439 tests on 39,302 children. Of those, 817 (2.1 percent) had elevated blood lead levels. Based on the Snohomish County Childhood Blood Lead Registry (CBLR) which reported results of tests on children from 1993-1999 (686 tests were performed on 649 county children) 2.5% of the study group had elevated blood lead levels but none so high as to indicate significant toxicity.

The primary factors that increase the risk a child will be exposed to lead are:

- Age of housing
- Renovation/remodeling of older homes
- Parental occupations involving lead exposure
- Children observed eating paint chips
- Socioeconomic and educational status

Of particular concern in the allocation of CDBG funds are the risk factors related to age of housing, renovation of older homes, and socioeconomic status.

One measure of the community-wide risk of lead poisoning is the age of housing. Consequently, there is a much higher incidence of lead hazard in homes located in the northeast United States (43 percent) than in the West (10 percent). Nationally about 67 percent of housing built prior to 1940 is estimated to have a high incidence of lead. The same is true for just over half of housing built between 1940 and 1959, 10 percent of that built between 1960 and 1977, and about 1 percent for housing built after 1977¹⁷. In Everett, nearly one-half (45.8 percent) of all units was built before 1970.

To address the minor risk of exposure to lead, the City requires that all CDBG-assisted capital projects involving the renovation of public facilities or housing comply with state and federal laws regulating the identification and handling of lead-based paint.

Staff of the CHIP housing repair program is EPA- and Washington State certified to assess lead hazard risk. If lead is found, the encapsulation or removal becomes part of the housing repair project, although the costs are borne by the City, not the homeowner.

¹⁷ Clickner, Robert et al. (2001). *National Survey of Lead and Allergens in Housing, Final Report, Volume 1: Analysis of Lead hazards*. Report to the Office of Lead Hazard Control, U.S. Department of Housing and Urban Development.

CHIP staff monitor the work and inspect and sign off on lead hazard reduction work in the completed project.

There are no additional needs related to potential lead exposure from lead-based paint than those already addressed by the City.

Barriers to Affordable Housing

Everett developed its Comprehensive Plan, which governs land-use and zoning, in compliance with the State of Washington's Growth Management Act and the Snohomish County Countywide Planning Policies. Both require jurisdictions to plan for a diversity of housing types to meet a variety of needs and to provide housing opportunities for all economic segments of the population.

In particular, the Comprehensive Plan Housing Element calls for the City's land use policies to support the development of:

- Government assisted housing
- Housing for low-income families
- Manufactured housing
- Multifamily housing
- Group homes and foster care facilities

Although the City has little or no control over the primary factors that drive the cost of housing —land costs, construction costs, financing — it does impact housing cost through land use regulation, fees, and the permit process. The Housing Element of the Comprehensive Plan includes a number of policies and regulatory incentives to promote development of affordable housing. For instance, the City allows accessory dwelling units (ADU), small lot housing developments, and innovative subdivision techniques (i.e., zero lot line developments and cluster housing). It has also streamlined the permitting process in order to reduce the amount of time required to obtain a building permit.

The City is currently preparing an update of the Comprehensive Plan and is considering several modifications that would further improve the regulatory environment for affordable housing. For example, the City is considering regulatory measures to increase the housing capacity of the downtown commercial corridors and the Everett Transit Station area. In single-family neighborhoods, the City is proposing to permit cottage housing, as well as to make changes to its accessory dwelling regulations to facilitate the development of ADUs. All of these proposed changes would increase the likelihood that affordable housing would be built.

The City continues to explore partnerships with other funders and providers to better meet the needs of its low- and moderate-income residents. As part of these efforts, the City works closely with housing providers to help them find appropriate sites to develop affordable and special needs housing.

Resources

Resources: Current and Anticipated to be Available

Institutional Structure

The entities and agencies that receive funding during the timeframe of this plan, as well as those that provide other funds to City assisted projects, constitute the institutional structure through which the Consolidated Plan strategies will be implemented. HUD requires that the Consolidated Plan include a description of this institutional structure and an evaluation of its strengths and weaknesses.

The organizations that comprise the institutional structure and their roles are briefly described below.

City of Everett

The City plays several roles in the implementation of local strategies including:

- Policy planning and coordination
- Fund administration
- Program development and implementation¹⁸

The Everett Housing Authority (EHA)

The EHA Board of Commissioners is appointed by the Mayor of Everett and confirmed by the City Council. EHA is responsible for the ownership and management of Low Rent Public Housing and administration of the Section 8 Housing Choice Voucher Program. In addition, EHA has constructed, or acquired and rehabilitated other rental housing units using a variety of funding sources including tax-exempt bonds, Low Income Housing Tax Credits, State Housing Trust Funds, CDBG funds, and HOME funds.

EHA has also developed housing for first-time homebuyers and plans additional such development. Under the designation "Community Revitalization Agency," EHA was engaged in cleaning up and redeveloping a portion of the former ASARCO smelter site. Where there once was a hazardous site, townhouses have been built, homes rehabilitated and families are living in homes they own.

Snohomish County

Snohomish County is included in the City's institutional structure because it plays a funding role for housing in Everett.

Funds from several federal housing programs are allocated to, and administered by, the County. Many of these programs provide funding for housing and services for homeless people and those with special needs, such as the Emergency Shelter Grant Program, Shelter Plus Care, and Housing for People with AIDS. Everett is also working

¹⁸ The City operates the Community Housing Improvement Program which provides housing rehabilitation loans, and implements capital improvements in low-income neighborhoods through the Parks and Public Works Departments.

collaboratively with Snohomish County to develop the Ten Year Plan to End Homelessness.

The County is the pass-through agency for the City HOME fund allocation and for funding from the Snohomish County Trust Fund.

State funds allocated to the County also benefit Everett residents. For example, countywide weatherization and energy assistance programs are operated by the Snohomish County Department of Human Services, but serve Everett residents.

The Housing Authority of Snohomish County (HASCO)

HASCO administers federal funds for homeless people and those with special needs that provide rental assistance for residents throughout Snohomish County, including in Everett. These programs include Shelter Plus Care and Housing Opportunities for People with AIDS.

Nonprofit Developers of Capital Projects

City resources support the activities of many nonprofit organizations for capital development projects and human service programs.

Non-profit housing developers include Housing Hope, Senior Services of Snohomish County, Cocoon House, Friends of Youth, Home of your Own, and EHA. Other nonprofit agencies that develop facilities include the Everett Boys and Girls Club, South Everett Youth and Community Center, Volunteers of America, and the Assistance League of Everett.

The City relies on a network of nonprofit agencies to implement its human service strategies. About 20 nonprofit service providers receive funding annually including agencies such as Volunteers of America, Catholic Community Services, the Domestic Violence Services of Snohomish County, Community Health Center, Deaconess Children's Services, Advocates for the Rights of Citizens with Disabilities, and the Salvation Army.

Lenders

Lenders support the implementation of the City's housing and community development priorities in a variety of ways. Three local banks commit below market rate funds to the CHIP program for rehabilitation loans to both low-income homeowners and investor-owners of rental properties housing low-income tenants. Local banks also utilize the proceeds of tax-exempt bonds sold by the Washington State Housing Finance Commission to provide home purchase loans to qualified first-time homebuyers, and local lenders have participated in the financing of Low-Income Housing Tax Credit projects. Lenders also participate in the financing of housing and public facilities projects developed by nonprofit agencies.

Other Funders

The City relies on other public and private funders to support the agencies and projects that implement local housing and community development strategies. In addition to

Snohomish County (discussed above) the State Department of Commerce, the Washington State Housing Finance Commission; and the Department of Social and Health Services all provide funding support for Everett projects and programs.

The Bill and Melinda Gates Foundation and Building Changes have provided funding for housing and services for homeless families. The Washington Family Fund is providing social services funding for supportive funding and was created out of the efforts of the Bill and Melinda Gates Foundation and its partners. The City of Everett is a signature to the Memorandum of Understanding and efforts which is looking at the structural changes and assistance as a follow up to the Sound Families efforts.

The same is true for private donors, corporations, and foundations. Both capital projects and service programs are aided financially by a broad array of private funding.

Neighborhood Organizations

Neighborhood organizations identify local public improvement needs, which in eligible low- and moderate-income neighborhoods, are often funded with CDBG funds. The organizations assist the City in implementation of projects that are funded.

Capacity of Institutional Structure

The institutional structure in Everett is well developed. The annual application process consistently results in funding requests that exceed available funds and decision-makers are forced to turn down fundable projects. In particular, nonprofit housing developers and agencies that provide for the housing and service needs of homeless people and those with special needs have significantly increased their capacity to develop capital projects and deliver service programs. Unfortunately, the increasing capacity of the institutional structure has not been mirrored by an increase in funding. In fact, the funds in many programs have been cut and additional funding cuts are proposed. For example, the “funding system” is facing major proposed cuts in both the CDBG and Section 8 programs. In addition, rising costs have further eroded the “buying power” of remaining resources.

At all funding levels (local, State, and federal) the competition for resources has increased to the point that it often requires submitting applications in two, or more, annual funding rounds of the same program before securing an award. The major problem for the institutional structure is that its capacity now exceeds that of the funding system.

Shelter and Services for the Homeless

Snohomish County has made impressive progress in addressing the needs of the homeless, particularly those that are chronically homeless. In July 2003, Snohomish County’s Homeless Policy Task Force (HPTF) adopted the Housing First model which emphasizes re-housing homeless people as soon as possible and providing housing assistance and follow-up case management to help them maintain housing. Since then the HPTF developed the Snohomish County Ten-Year Plan to End Homelessness. “Everyone at Home Now” - A strategy for Ending Homelessness in Snohomish County, Washington by 2016 dated January 2006 has been adopted by the Snohomish County Council and accepted by the Everett City Council as a blueprint for future efforts.

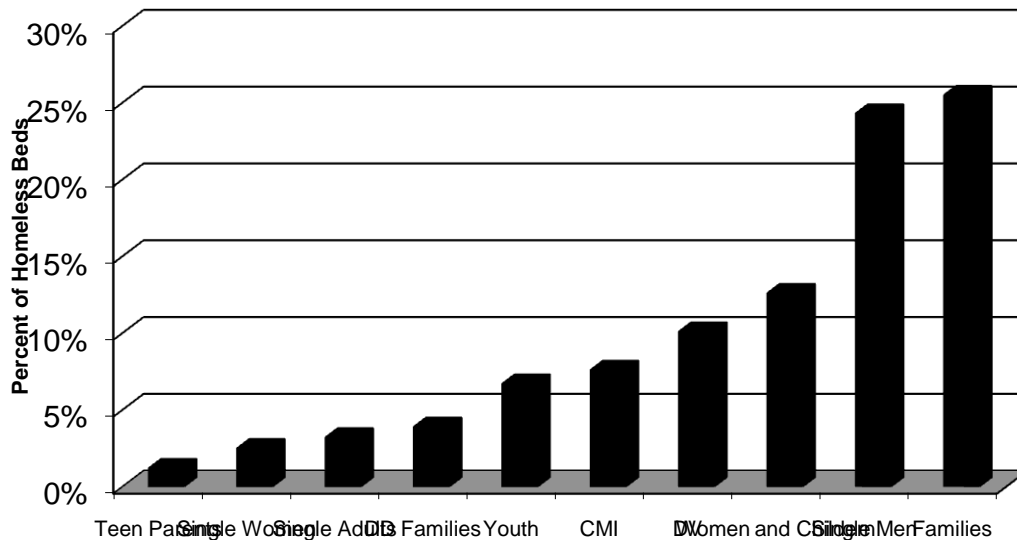
- Volunteers of America has changed its philosophy to serve the chronically homeless. Historically, they have only served families. More and more non-profits are expanding their services to include the chronically homeless.
- .
- Snohomish County Human Services Department has developed a discharge policy agreement with the County Corrections Facility. This agreement will prevent inmates from being released directly into homelessness and help link inmates with needed services both while incarcerated and after their release.

The 10 Year Plan recommends six long term policy initiatives which will create the sustainable solutions necessary to end homelessness by the year 2016. They are:

- Expand affordable housing coupled with appropriate support services where need is most prevalent.
- Expand homeless prevention services.
- Develop a community wide access system to minimize the duration and impact of homelessness and maximizing effective resource allocation.
- Base the development of new housing stock and services upon accurate need and capacity data.
- Provide funding to maintain existing housing and services that demonstrate measurable outcomes and overall progress towards ending homelessness.
- Develop housing coupled with appropriate support services targeted for chronically homeless persons.

Figures 17 and 18 illustrate how Everett's current inventory of homeless beds is distributed by housing type and type of household served.

Figure 20
DISTRIBUTION OF HOMELESS BEDS BY GROUP SERVED

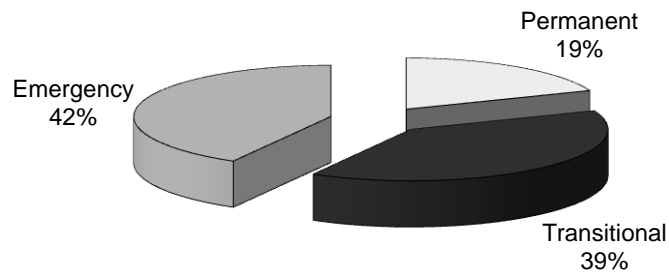


Homeless Household Types

Note: All housing for homeless single men as well as for women and children are emergency shelter beds. Most of the beds for homeless families are transitional or permanent housing. CMI stands for Chronically Mentally Ill.

Source: 2004 Assisted Rental Housing Inventory of Snohomish County, Snohomish County Office of Housing and Community Development-November 2004. Data further refined by conversations with providers.

Figure 21
HOMELESS BEDS BY TYPE



Source: 2004 Assisted Rental Housing Inventory of Snohomish County, Snohomish County Office of Housing and Community Development-November 2004. Data further refined by conversations with providers.

Agencies serving the homeless population in Everett provide a wide array of services to prevent homelessness and provide supportive services for those that are homeless.

Prevention Services

- Agencies including Catholic Community Services, Everett Gospel Mission, Housing Hope, and Snohomish County Domestic Violence Services, and The Salvation Army provide rent or mortgage payment assistance.
- Landlord Tenant Mediation is offered by the Volunteers of America (VOA). The Snohomish County Veterans Assistance Office also works to resolve disputes between veterans and their landlords.
- Weatherization and home repair are offered by the Snohomish County Weatherization Program, Senior Services of Snohomish County Minor Home Repair program, and the City of Everett's Community Housing Improvement Program (CHIP) program.
- Symptom management and/or counseling for those with mental illness or chemical dependency are provided by Compass Health, Catholic Community Services, and Evergreen Manor which help to prevent behaviors that could lead to evictions.
- Agencies such as VOA (Everett Food Bank), Everett Gospel Mission, Housing Hope, and Catholic Community Services provide programs to address basic needs. Obtaining help finding food, clothing, child care, and health care can mean the difference between being able to afford the rent, or becoming homeless

Supportive Services

Agencies providing housing for the homeless in Everett also provide a wide range of services both in connection with their housing and unrelated to housing. Table 30 on the next page provides a summary of the housing and services for the homeless in Everett.

Table 39
HOUSING AND SUPPORTIVE SERVICES FOR THE HOMELESS IN EVERETT

Provider/Population	Number/Type of Units	Additional Services
Domestic Violence Services of Snohomish County - single women, men, and families who are victims of domestic violence	<ul style="list-style-type: none"> ◆ 15 confidential year round emergency shelter beds ◆ 45 transitional housing beds (20units) 	24-hours crisis line; support groups; case management; legal advocacy; children's programming; and Community Education Program
Everett Gospel Mission Men's Shelter – <i>single men</i>	◆ 109 emergency dormitory beds	Food; showers; clothing; referrals to counseling; transportation; employment readiness training; job placement, and independent livings skills
Everett Gospel Mission Women's Shelter - <i>women and children</i>	◆ 75 emergency dormitory beds	Addiction recovery program; health/dental clinic; training in conflict resolution, employment readiness; resume preparation, job search and placement; arts and crafts, storytelling, and art therapy for children
Volunteers of America - <i>single adults and families with children</i>	◆ Emergency shelter hotel/motel vouchers	Case management; housing advocacy; food; clothing; furniture donations; financial planning; training in effective parenting; referral to childcare, employment and medical services; employment programming for people with learning disabilities; dispute resolution center for tenants and landlords
Salvation Army – <i>men, women, couples and families with children</i>	◆ Vouchers to motels	Food; hygiene packs; dental services; prescriptions; transportation vouchers; crisis counseling; eviction prevention; permanent housing referrals; move-in/relocation assistance; utility vouchers; training programs in budgeting, employment readiness
Interfaith Association of Snohomish County – <i>families with children</i>	◆ 40 shelter beds	Food; clothing; case management; Children's Emergency Assistance Program; emergency funds; training in effective parenting, financial planning; tutor program for school-age children
Housing Hope - <i>Homeless and Low-Income men, women, families with children</i>	<ul style="list-style-type: none"> ◆ 10 emergency and transitional housing beds ◆ 10 beds of transitional housing for youth ◆ 126 beds of transitional or permanent housing for families with children ◆ 48 permanent beds for single men and women (Commerce Building) 	Food and household supplies; emergency funds; case management; counseling; childcare; career planning/job placement; adult/child health clinics; donated furniture /household goods; anger management; independent living skills training; staff supported resident councils at all sites; homeownership readiness training/placement

Provider/Population	Number/Type of Units	Additional Services
Life Changes Ministry – <i>single men and women</i>	<ul style="list-style-type: none"> ◆ 16 beds of transitional housing (Project Self Sufficiency) for single women ◆ 36 beds of transitional housing for single men ◆ 5 beds of clean and sober housing for single men 	Case management; outpatient treatment; addiction classes; anger management; youth groups; meals; free laundry and showers for the homeless; free beauty salon; meals; child care; Queen for the Day and King for the Day programs; and employment training
YWCA – <i>families with children</i>	<ul style="list-style-type: none"> ◆ Motel vouchers and 5 emergency housing units with 16 beds ◆ 8 units of domestic violence transitional housing ◆ 12 units of transitional housing 	Food; furniture; clothing; school supplies; working women's wardrobe; case management; financial assistance for rent and utilities; money management skills; mental health counseling; legal clinic; employment readiness; support groups; parenting; nutrition; and domestic violence awareness classes
Cocoon House – <i>youth between the ages of 13 through 17</i>	<ul style="list-style-type: none"> ◆ 8 emergency beds ◆ 16 transitional beds 	Food; clothing; counseling; case-management; family reconciliation; referrals to drug, alcohol and mental health counseling; hygiene; independent living; certified, on-site high school; Teen Advocate Prevention and Intervention Program; job training; truancy/drop-out intervention; outreach in public schools
Friends of Youth – <i>youth between the ages of 18-21</i>	<ul style="list-style-type: none"> ◆ 12 transitional housing beds 	Case management; crisis, long-term and family counseling; support groups; referrals for mental illness and chemical dependency treatment; personal health care training; STD, HIV prevention; independent living skills; job placement; linkage to Operation Improvement for work experience, job search/retention; referrals to schools, GED completion, financial aid, scholarships, grants for college; homelessness prevention

Housing and Services for Special Needs Populations

Elderly

- There are over 950 subsidized rental units available to seniors in Everett. The two primary providers are Senior Services of Snohomish County (SSSC), with 15 housing developments in the Everett area, and the Everett Housing Authority (EHA), with an 89-unit housing development (Broadway Plaza West) specifically for the elderly and 369 units for the elderly or disabled.
- The elderly are also eligible for Section 8 vouchers. Currently, 643 elderly have vouchers and 103 are on the waiting list. EHA has 2,474 vouchers.
- Two organizations provide services primarily to seniors: SSSC and the Snohomish County Division of Long Term Care and Aging through its funding of service agencies such as SSSC and others. SSSC provides a wide range of services including: an information and referral line; transportation services; and, in-home nutrition. Additional senior services are available to Everett seniors through the Everett Senior Activity Center, Catholic Community Services, Volunteer Chore Service, Transportation, Long Term Care, and the Hope Options program offered by the Everett Housing Authority. The Hope Options program provides intercession and case management services to seniors with mental health or behavioral issues who are at risk of losing their housing.

Physically Disabled

- Two EHA and one SSSC housing development have units reserved for people with physical disabilities, in addition to the accessible units available in all newer multifamily developments of four, or more, units. In September 2004, there were 408 physically disabled households in EHA housing and 892 were using EHA Section 8 vouchers.
- The disAbility Resource Center offers a range of services: information and referral; independent living skills training; peer support skills training; self and system advocacy training; and, ADA access consulting. Other agencies such as Catholic Community Services' Volunteer Chore Services, Transportation, and Long Term Care provide services to the disabled.
- The City of Everett's CHIP Program provides funding to income-eligible households for home accessibility modifications.

Mentally Ill

- Compass Health owns housing units that serve 183 of their mental health clients. They also have two supervised residential treatment programs in Everett with a total of 48 housing units. In addition, they administer 155 Shelter Plus Care vouchers, half of which are used within the City of Everett.
- There is a well-coordinated crisis services system in Snohomish County with Volunteers of America's crisis line, Snohomish County Human Services Division's involuntary treatment program, and Compass Health's voluntary crisis assistance program.
- Catholic Community Services offers mental health counseling services on a sliding fee scale. Compass Health offers a number of mental health services, including: counseling; inpatient treatment; an employment support program for the chronically mentally ill; and, a drop-in center that has been very successful in assisting the homeless mentally ill with

treatment, housing, obtaining income subsidies, and job training. Starting in July 2005, however, Compass Health will only be able to provide these services to those receiving Medicaid.

Developmentally Disabled

- EHA's Bridge Creek Apartments (23 units) is the only housing project specifically dedicated to those with developmental disabilities. According to DDD, Everett has the following residential services available to people with developmental disabilities: 42 adult family homes; 13 children's foster homes; 118 supportive living units; one alternative living unit; and one skilled nursing facility.
- DDD provides, or funds agencies to provide, a wide range of services. On its web page the Division has a resource guide describing services provided by over 180 agencies including advocacy, assistive technology, education, employment services, housing and living resources, and recreational opportunities.

Chemically Dependent

- In Everett, there are not many housing options for people in recovery. Catholic Community Services has 18 project-based voucher units at the Family Tree Apartments for chemically dependent women with children. Evergreen Manor also has limited housing for the chemically dependent. Most of the available housing is privately run clean and sober houses for people coming out of treatment. Walnut Group is the largest provider of this type of housing in Everett.
- Evergreen Manor also provides detoxification treatment and follow-up residential and outpatient recovery services. Catholic Community Services, Snohomish Health District and Compass Health (through its subsidiary FOCUS) offer substance abuse treatment counseling.

HIV/AIDS

- Catholic Community Services administers the 15 HOPWA tenant-based rental subsidies available in Snohomish County, as well as four transitional units.
- Catholic Community Services and Snohomish Health District offer and/or coordinate a range AIDS-related treatment and services in Snohomish County.

Domestic Violence

- Domestic Violence Services of Snohomish County has 15 beds of emergency shelter and 45 beds of transitional housing in Everett. In addition to this housing, the Snohomish County Center for Battered Women offers a 24-hour crisis hotline, programs for children, legal advocacy, and support groups.

Assisted Rental Housing Inventory—Status and Issues

Housing units that have been financed, in whole or in part, with local, state, and federal funds, and as a result rent at below market rates, constitute the current “housing resources” for low- and moderate income Everett renters. These units have been financed with multiple types of funding, usually three to five different funding programs for each project. Units in the assisted housing inventory represent the investment of funds from:

- City’s CDBG and HOME Programs
- Snohomish County Housing Trust Fund
- Low Income Public Housing Program
- HUD 202 and 811 Programs
- HUD Supportive Housing Program
- Low Income Housing Tax Credit Program
- Project-based assistance through the Section 8 Program¹⁹
- State Housing Trust Fund
- Federal Home Loan Bank
- Tax-exempt bonds
- Private foundations
- Local lenders.

In addition, rent subsidies through the Section 8 Housing Choice Voucher Program provide an additional resource that allows low-income individuals and families to pay for housing in the private rental market.

This section of the plan describes and tabulates the housing inventory, which, while impressive, is not sufficient to address the existing level of need. The combination of assisted housing units and Section 8 vouchers provides affordable housing choices for 5,375 households. These resources are used to capacity and still leave many households homeless, paying more than they can afford for housing, and/or on long waiting lists for assistance.

¹⁹ The Section 8 program includes tenant-based vouchers that provide subsidies to help income eligible renters pay the cost of rent in a privately owned rental unit that the tenant finds on the open market. If the tenant remains income eligible and moves from one unit to another, the subsidy stays with the tenant. The program also includes project-based subsidies that lower the rent in a specific unit to an amount that an income eligible household can afford to pay. However, if the household moves from the unit, the subsidy remains with the unit and provides assistance to a new income eligible tenant.

Table 40
SUMMARY OF ASSISTED HOUSING INVENTORY

Type of Assistance	Owner/Administrator	# Units
Vouchers	Everett Housing Authority	2,474
Subsidized Housing Units	Everett Housing Authority	1,047
Subsidized Housing Units	Private Nonprofits/For-profits	1,854
Total		5,375

Source: EHA and Snohomish County Office of Housing and Community Development

Everett Housing Authority

Table 41
EHA-OWNED HOUSING PROJECTS

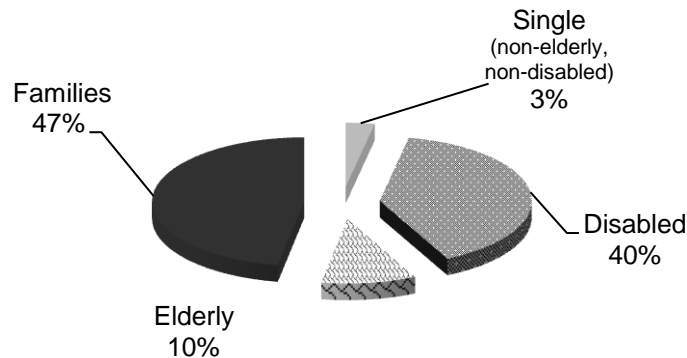
Project	# Units	Fund Source	Household Type(s)
Baker Heights	246	Low-Rent Public Housing	Elderly/Disabled/Family
Baker view Apts.	151	Low-Rent Public Housing	Elderly/Disabled
Bridge Creek	22	Bond Funds, State Housing Trust Fund, Snohomish County Funds	Disabled/Family
Broadway Plaza East	101	Section 8 Project Based Vouchers	Elderly/Disabled
Broadway Plaza West	89	Senior Housing Bonds, Section 8 Project Based Vouchers	Elderly
Douglas Grove	10	Section 8 Project Based Vouchers	Elderly/Disabled/Family
Grandview	148	Low-Rent Public Housing	Family
Oakes	12	CDBG Funds, HOME Funds, Bond Funds, EHA Funds	Elderly/Disabled/Family
Pine view	34	Low-Rent Public Housing	Family
Rainier Park	14	Bond Funds, EHA Funds	Elderly/Disabled/Family
Rucker	15	HOME Funds, Bond Funds, EHA Funds	Elderly/Disabled
Scattered Sites	44	Low-Rent Public Housing	Family
Timber hill	30	Bond Funds, Foundation Funding	Elderly/Disabled/Family
Twelve Pines	80	HOME Funds, LIHTC, Bond Funds, Sec. 8 Loan Mgt.	Elderly/Disabled/Family
Lakeview Terrace	21	Bond Funds, CDBG	Family
acific Square	8	Bond Funds, HOME, HB2060	Family
Madison Village	22	Bond Funds, HOME Funds	Family
Total	1047		

Source: EHA

- The Everett Housing Authority (EHA) owns and manages 1,047 low-income rental units. Of those, 623 units are low-rent public housing and the balance was funded with a combination of other public funding sources including tax- exempt bonds, Low Income Housing Tax Credits, State Housing Trust Funds, CDBG funds, and HOME funds. In addition, EHA has provided funding to new projects through savings created by the refinance of older, higher interest financing on existing projects.
- EHA also administers 2,474²⁰ Section 8 vouchers that provide rental subsidies for low-income households living in privately owned housing. Single person, elderly, disabled, and family households receive rental assistance through the voucher program. The utilization of the vouchers by type of household is illustrated in the following figure.

Figure 22

Use of Section 8 Vouchers



Source: EHA

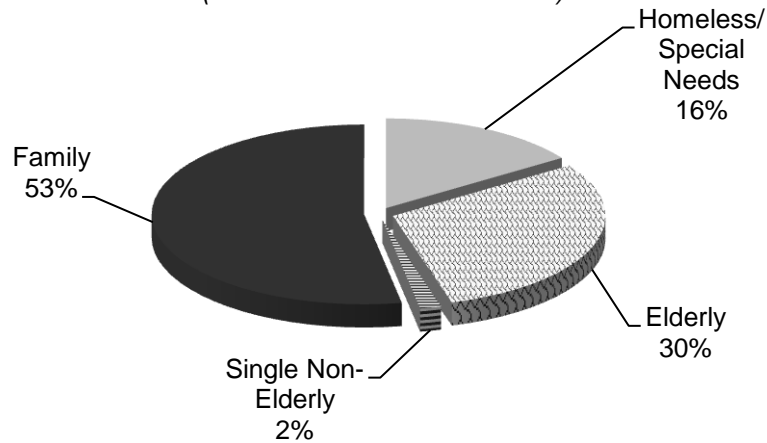
Other Subsidized Rental Housing

- Snohomish County maintains an inventory of all of the subsidized housing in the County. Based on that inventory (complete as of 2004), there are 1,854 transitional and permanent subsidized rental units (includes beds in group homes but not emergency shelter beds) in Everett that are owned by private for-profit and nonprofit entities and have been funded through a variety local, state, and federal housing programs. The types of households served by these units are illustrated in Figure 20.

²⁰ As of 2/2010

Figure 23

Subsidized Rental Housing
(Excludes Section 8 Vouchers)



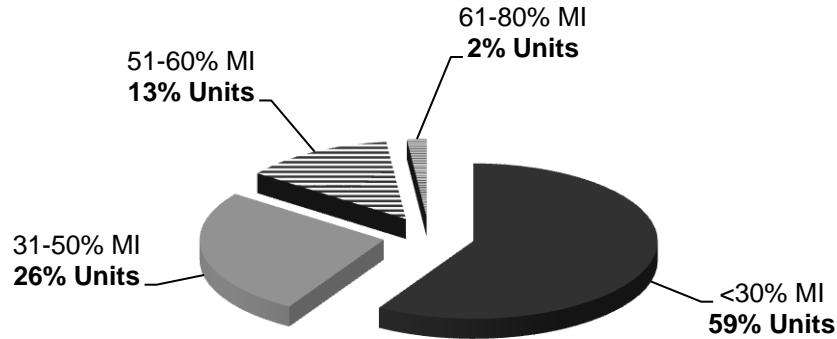
Source: Snohomish County Office of Housing and Community Development

- In 2004 there were 20,336 multi-family housing units in Everett. Of those, 13.9 percent were subsidized units (does not include Section 8 vouchers).

Are Resources Addressing Priority Needs?

- Both the utilization of Section 8 vouchers and the composition of the subsidized rental housing stock reflect the City, Everett Housing Authority, and housing developers' efforts to target resources to those most in need. The two resources serve primarily families, the elderly, and households with special needs. Harkening back to the needs assessment described previously in this Plan, about 3,400 families (small and large) living in rental housing experience a housing cost burden, as do more than half (53.7 percent) of the City's elderly renter households (1,357 households). There are also nearly 3,000 "other" households, which include the disabled, those with special needs, and single non-elderly and non-disabled people who pay more than they can afford for their housing.

Figure 24
Assisted Housing Units & Section 8 Vouchers
(Units Affordable by Percent of Median Income)



Source: Snohomish County Office of Housing and Community Development

- The current inventory is also serving those most in need based on ability to pay for housing. Eighty-seven (87) percent of these housing assistance resources are creating affordable housing for households with less than 50 percent of the median income, with the majority of units actually affordable to extremely low-income households with less than 30 percent of the median income.

Preservation of Assisted Units and Rent Subsidies

Assisted housing units that are financed through a public housing program are typically subject to use restrictions that: 1) limit the amount of rent that can be charged for a unit and/or 2) set limits on the amount of household income for eligible tenants. The time during which the use restrictions are in place and the options open to the property owner when they expire vary with different subsidy programs.

For example, when project-based Section 8 contracts expire, building owners have several options. They can renew the contract for one year at a time. (HUD gives no commitment for how long into the future subsidies will be provided.) They can also adjust rents so they are comparable to the surrounding market. If rents are adjusted to market-rate, the owner may also choose to restructure the underlying mortgage with HUD and agree to future rent restrictions. Finally, the owner may “opt out” of any relationship with HUD and rent the units at market rate, seek other subsidies, or sell the property to another owner who may or may not continue the subsidy contract.

Beginning in the mid-1990s the use restrictions and subsidy contracts for significant numbers of subsidized units began to expire. Prior to 2000, owners of 220 units²¹ in Everett “opted-out” and converted the units to market rate. Residents living in the units were provided Section 8

²¹ The units were in these projects: 1) Brier wood Manor (123 assisted units), 2) Parkview Apartments (31 assisted units), and 3) the Quad Apartments (66 assisted units).

vouchers at the time the owners opted out of the subsidy program. However, at the time, the loss represented a 27 percent reduction in the number of this type of subsidized housing unit.

Since 2000, the potential loss of rent-restricted units that received low-income housing tax credits has also become an issue. Through the Low Income Housing Tax Credit (LIHTC) Program private investors contribute equity to a low-income housing project in exchange for 15 years of income tax credits. In the early years of the program, the use restrictions were for 15 years. (They have since been increased to 30 years and many provisions are in place to help nonprofit housing agencies purchase properties when the use restrictions expire.) The first LIHTC projects were financed in the late 1980's and the use restrictions have begun to expire.

LIHTC use restrictions have expired on 16 units in Everett, but 18 units have been permanently preserved through purchase by the Everett Housing Authority.

The following table lists the projects and units that have the potential to be lost if subsidy contracts are not renewed or the properties are not purchased by a nonprofit housing organization whose mission is to provide affordable housing.

Table 42
PRIVATELY-OWNED SECTION 8 HOUSING PROJECTS

Property	Units	Assisted Units	Expiration Date
<i>Section 8 Properties</i>			
Beverly Village	60	58	7/31/05
Parkside Apartments	197	197	8/31/05

Source: HUD Office of Affordable Housing Preservation and the Washington State Housing Finance Commission

Although a number of affordable units have been lost from the inventory, several projects have also been preserved. In addition to those purchased by the EHA, one project of note is the Trailside Village (formerly the Everett Country Club Apartments). It is significant because it has 248 low-income units. Previously a deteriorating property with management issues, as the result of a purchase assisted with LIHTC, units will not only will remain affordable but have also been rehabilitated and management has improved.

Homeownership Resources

The City has allocated resources for several programs that assist current and potential homeowners.

Assistance for Existing Owners

The City of Everett's Community Housing Improvement Program (CHIP) has rehabilitation funds to help low and moderate income homeowners improve homes and neighborhoods. The public funds leverage additional funding from local participating lenders. Funds are made available as loans with little or no monthly payment, depending on the income and current house payment of the homeowner. Homeowners with incomes of less than 80 percent of the area median income are eligible to apply.

The funds are for housing repairs, such as handicapped accessibility, plumbing, electrical work, foundation repair, roofing, painting, kitchen and bathroom remodels, etc.

The CHIP program provides a construction advisor to help in determining which items need to be repaired or brought up to code in the most economical way. The program provides grants to cover the cost of any lead-based paint removal/encapsulation.

The City assists about 30 homeowners each year, about half of whom are elderly. In addition to the CHIP Program, the City also provides assistance for Everett homeowners through the Senior Services of Snohomish County Minor Home Repair Program and the Snohomish County Weatherization Program.

Resources for Homebuyers

Income eligible homebuyers in Everett can take advantage of the House Key and House Key Plus Programs of the Washington State Housing Finance Commission (WSHFC). The House Key Program provides below market rate first mortgage loans (current rates of 4.8 percent to 5.3 percent depending on points). House Key Plus is a downpayment assistance/second mortgage program making 10-year loans (up to \$7,500) at 5 percent interest. Applicants must be first-time buyers or buy in a targeted area.²²

WSHFC also has a downpayment assistance/second mortgage program for disabled buyers with up to \$15,000 available per household.

Everett also provides funds to HomeSight, a nonprofit housing agency that manages a revolving loan fund through which first-time buyers can get up to \$35,000 in the form of a second mortgage.

Finally, the Everett Housing Authority has, and will continue, to purchase condominium units for resale to low-income first-time buyers. EHA purchased and resold 24 units in the Pine Village Apartments and 60 units at the Park Ridge Apartments. Of the 24 buyers at Pine Village, 22 had incomes of less than 80 percent of the median income and 18 households earned less than 50 percent of the median income. EHA works with HomeSight to help potential buyers take advantage of available first and second mortgage assistance for first-time buyers. EHA would like to do one such project each year.

²² Targeted areas are lower income areas in which homeownership is being encouraged. In Everett, it included Census Tracts 402, 407, and 419.04.

Strategic Plan

Five-Year Strategies

The following five-year strategies are organized by categories—housing, human services, capital improvements, public housing, and anti-poverty, and economic development. However, it is extremely important to be aware of the interconnected nature of these strategies in order to appreciate their full potential impacts.

A published report of the Brookings Institution addresses how the provision of human service programs for low-income people impacts their ability to pay for housing. In other words, a human services strategy is also an income-building strategy.

. . . But the lack of income remains the principal barrier to affordable housing. HUD's annual analysis of worst case housing needs—the closest barometer available for measuring the nation's affordable housing challenges—generally finds that 80 percent of the problem is not housing inadequacy or overcrowding, but affordability.. . .

Increasingly, however, state and local leaders are realizing that they can raise the incomes of working families by enhancing access to and use of such federal investments as the earned income tax credit, nutrition assistance, health care, and child care.

These are just two examples that illustrate the power of a comprehensive and multi-pronged strategic approach, such as that described below, to assisting and empowering low- and moderate-income people.

Housing Strategies

The low-income housing needs of Everett residents span the range from homelessness to the inability to purchase a first home. Investment of public and private resources is needed to maintain and expand housing choices all along a continuum from emergency shelter and transitional housing to affordable permanent rental housing and homeownership. The City's efforts to support this housing continuum, particularly for those with limited resources or special needs, will be guided by the following goals and strategies.

GOAL –Create a range of affordable housing choices for current and future residents of Everett. Through policies, regulations, and investment of public funds address the housing needs of low- and moderate-income households, particularly those with special needs and those who are homeless or at risk of becoming homeless.

HOUSING STRATEGY 1

Preserve and expand decent, safe, and affordable housing opportunities for low-income renters, particularly those with incomes of less than 50% of median income, and less than 30% of median income. (HS-1)

Outcomes 2010-2014

Assist the new construction, or acquisition and/or rehabilitation, of 225 transitional and/or permanent housing units over the next five years such that at least 80% of units are affordable to households with incomes of less than 50% of the median income, with the balance of units primarily affordable to households with between 50% and 80% of the median.

Support EHA in its efforts to preserve and maintain public housing units located in Everett and to maximize federal rent subsidies for households with incomes of less than 50 percent of the area median income.

Support the provision of programs related to fair housing for low-income renters.

Activities to Achieve Outcomes

- Through an annual competitive application process, allocate CDBG funds primarily to public and nonprofit developers for preservation of existing low-income housing and/or to develop additional units.
- Provide rehabilitation loans to owners of rental properties through the Community Housing Improvement Program (CHIP).
- Encourage acquisition and rehabilitation by the Everett Housing Authority and other nonprofit housing developers of existing rental housing in order to create or maintain affordability for low- and moderate-income households. Where possible, prioritize assistance to projects that target poorly managed and/or deteriorating rental properties that already house low-income residents but do not provide a safe and healthy living environment or make a positive contribution to the surrounding community.
- Work with EHA, Snohomish County, and the Snohomish County Housing Authority to increase the current levels of funding for the Section 8 Program.
- Continue to support fair housing education and housing mediation services for landlords and tenants.

HOUSING STRATEGY 2

Support the development of facilities and services for homeless people, particularly families with children, homeless youth, and single women. (HS-2)

Outcomes 2010-2014

Maintain effective shelters and transitional housing facilities in order to serve about 2,600 homeless people countywide each year.

Promote the countywide availability of shelter and transitional housing facilities for the homeless.

Increase shelter beds, transitional housing units, and/or rent subsidies for homeless people, primarily families with children, homeless youth, and women. Add to the existing shelter/transitional housing supply so that 250 additional individuals are served countywide through 2014.

Activities to Achieve Outcomes²³

- Support priorities of the Snohomish County Ten-Year Plan to End Homelessness Whenever possible, prioritize funding for development of transitional and permanent housing units over that for development of additional emergency shelter recognizing that existing emergency shelter space is not adequate, but that transitional and permanent housing provide a longer term, more stable housing solution for homeless people.
- Maintain the General Fund commitment to the Human Needs Fund and use funding to support the operation programs serving homeless people.

HOUSING STRATEGY 3

Address the needs of those who are at-risk of becoming homeless as well as those who are chronically homeless in order to achieve real progress in ending homelessness. (HS-3)

Outcome 2010-2014

Support homelessness prevention programs to assist 30 households to retain their housing.

Increase the supply of permanent supportive rental housing by 60 units.

Activities to Achieve Outcomes

- Provide energy assistance funds and emergency cash assistance for people in danger of eviction or foreclosure because of short-term financial difficulties.

²³ Many of the programs through which the City will implement this strategy are programs for which Snohomish County is the entitlement recipient, such as the Emergency Shelter Grant Program, the Supportive Housing Program, the Shelter Plus Care Program, and Transitional Housing Operation and Rental Assistance program.

- A support program which helps low-income and homeless tenants become better renters and links them with supportive landlords.
- Help implement Snohomish County's Ten-Year Plan to End Homelessness and related efforts.
- Support job training and economic development activities that increase job opportunities and/or provide livable wages.
- Fund permanent supportive housing projects.

HOUSING STRATEGY 4

Provide funding for the operation and development of affordable housing, housing subsidies, and housing retention programs for people with special needs.²⁴ (HS-4)

Outcomes 2010-2014

Increase the supply of permanent affordable rental housing.²⁵

Assist in efforts to maintain rent subsidies through the Section 8 and Shelter Plus Care programs, and set-asides for public housing units for people with special needs.

Assist 30 people with special needs to obtain or retain appropriate housing.

Assist 450 elderly and/or disabled homeowners to remain in their homes with home repair (major and minor) loans/grants.

Activities to Achieve Outcomes

- Fund the operation, preservation, or development of permanent rental housing and related services.
- Fund home repairs for eligible special needs homeowners.
- Work with EHA and HASCO to maintain set-asides of public housing units and Section 8 vouchers for special needs populations.
- Fund agencies that help special needs populations find or retain needed housing and access to needed services.

²⁴People with special needs include the elderly and frail elderly, the mentally ill, people with physical and developmental disabilities, those with HIV/AIDS, people in recovery from substance abuse, and survivors of domestic violence.

²⁵This was the greatest need voiced by providers of housing and supportive services for people with special needs.

HOUSING STRATEGY 5

Provide home repair assistance for low-income homeowners so they might continue to live safely and affordably in their homes. (HS-5)

Outcomes 2010–2014

Assist 150 very low-, low- and moderate-income homeowners and improve the physical condition of 150 housing units with home repair loans. (This is inclusive of 60 loans to be made to elderly and/or disabled homeowners.)

Leverage other resources at a ratio of at least \$2 for every \$1 of CDBG funds provided to the CHIP Program.

Provide weatherization for 40 homes.

Activities to Achieve Outcomes

- Fund the Community Housing Improvement Program (CHIP) to make 20 to 25 home repair loans to income eligible homeowners each year.
- Pay the cost of lead-based paint abatement in conjunction with home repair loans.
- Maintain and renew, as required, agreements with private lenders to augment public funding provided for home repair assistance.
- Support the Snohomish County Weatherization Program protect weatherization improvements once they are made.

HOUSING STRATEGY 6

Support increased homeownership for low-income, first-time homebuyers. (HS-6)

Outcomes 2010–2014

Assist 10 first-time buyers to purchase homes.

Develop 10 new units for income eligible first-time homebuyers over the next five years.

Assist 5 Section 8 tenants to purchase homes.

Activities to Achieve Outcomes

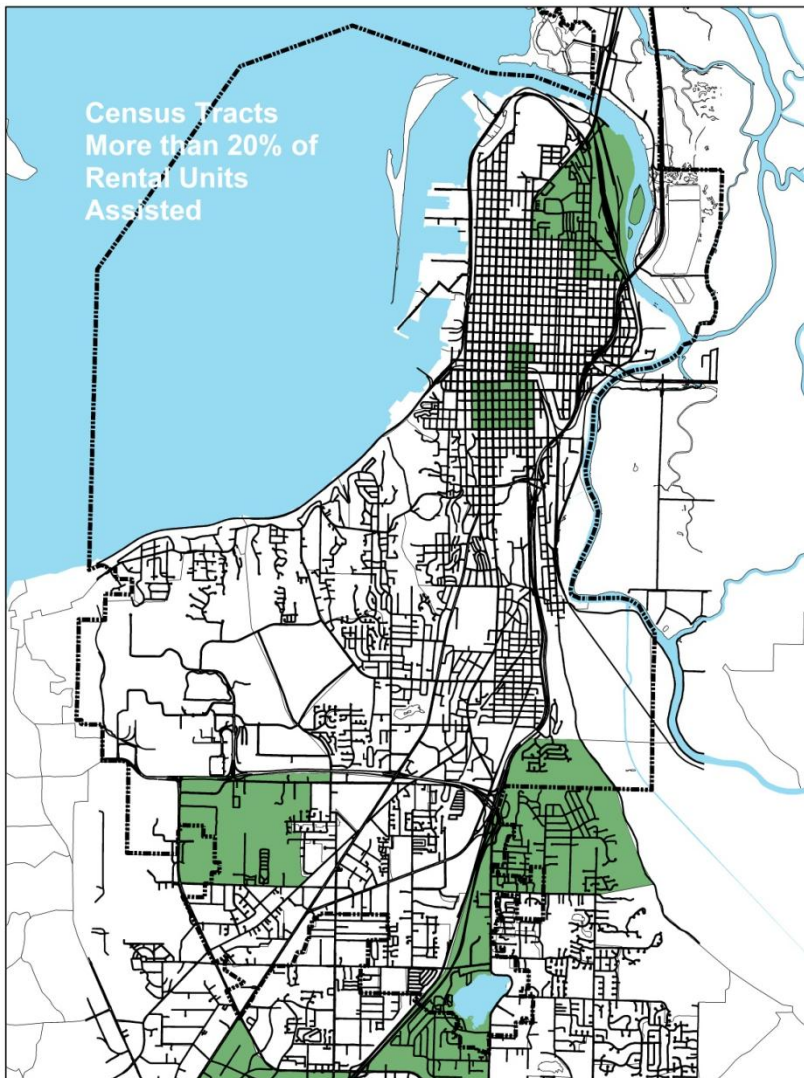
- Fund first-time homebuyer assistance programs with CDBG and/or HOME funds.
- Provide CDBG and/or HOME funds for nonprofit developers to construct or to acquire/rehabilitate units for sale to income eligible first-time homebuyers.
- Make CHIP rehabilitation loans in conjunction with down payment assistance and below-market rate first mortgages to allow buyers to purchase homes in need of repair.
- Support the EHA's efforts to assist Section 8 tenants to achieve homeownership through the Section 8 Homeownership Program.

HOUSING STRATEGY 7

Promote housing choice by encouraging the dispersion of low- and moderate income housing throughout the City.²⁶ (HS-7)

Outcomes 2010-2014

Expand geographic housing choice for low- and moderate-income households. Limit development of new subsidized rental housing (does not apply to the redevelopment or replacement of existing subsidized rental units) such that subsidized housing represents no more than 20% of rental housing units in each census tract of the City. Discourage the development of new subsidized rental housing in any areas where such housing is already



concentrated. This policy does not apply to the Oswald surplus site for new transitional housing.

Activities to Achieve Objectives

Discourage development of new (again does not apply to the redevelopment or replacement of existing subsidized rental units) subsidized rental housing in the areas described in the preceding paragraph (see map to left). (The City recognizes the potential for higher development costs outside of the discouraged area, and in evaluating projects for funding with CDBG or HOME funds, will consider such higher costs as, in part, the cost of providing housing choice and dispersal of housing throughout the City.)

Human Services Strategies

The City has historically taken a supportive role related to the

human services delivery system. In addition to CDBG funds for human services, the City allocates general revenues to the Human Services Fund and funds a broad range of human

²⁶ The current stock of low- and moderate-income housing is concentrated in the census tracts around downtown, north Everett, and in some of the rapidly growing areas along Everett's southern border.

service programs. The following strategies will guide the investment of available funds for human services.

GOAL - Address the human service needs of Everett's low-income and special needs populations by supporting programs that target basic needs, enhance quality of life, and encourage self-sufficiency.

HUMAN SERVICES STRATEGY 1

Support programs that effectively address the human services needs of Everett's low- and moderate-income population with a primary focus on those with extremely low-incomes and special needs. (HSS-1)

Outcomes 2010-2014

Through emergency service programs, assist a total of 1,000 homeless people, those with special needs, and low-income families and individuals, with their basic needs (i.e., food, clothing, medical care).

Assist 1,000 low-income people through a variety of social service programs that provide access to case management, childcare, transportation, health care, counseling, treatment, training and recreation.

Activities to Achieve Outcomes

- Allocate 15 percent of the CDBG entitlement amount to address the human service needs of lower income individuals and families.
- Allocate \$3.00 per capita from general revenues to the Human Needs Fund.
- Fund a range of service programs including emergency services, mental health care, medical and dental care, substance abuse treatment, transportation, and supportive housing services.
- Fund service programs that enhance the quality of life for low- and moderate-income people, particularly families with children, children, and youth.
- Provide financial support to the Everett Senior Center, which offers meals, visiting nurse services, exercise classes, and social opportunities.

HUMAN SERVICES STRATEGY 2

Support efforts to develop a coordinated housing and human service network at the local and regional level to more effectively address the needs of low-income and special needs populations. (HSS-2)

Outcomes 2010-2014

Increase collaborative efforts among local government agencies, school districts, service providers, and others to jointly develop programs, coordinate service delivery, and to allocate resources.

Participate in regional efforts to address human service needs.

Activities to Achieve Outcomes

- Participate in countywide efforts such as the Homeless Policy Task Force, Ten-Year Plan to End Homelessness, and the Bill and Melinda Gates Foundation initiatives as appropriate.
- Increase communication among City departments so that key staff is aware of the critical needs of Everett's low-income population so they can tailor their programs and regulations to better meet those needs.
- Explore whether further collaborations with local schools and/or service providers would allow the City to more effectively address the needs of Everett's children and families.

Capital Improvement Strategies

Non-housing capital investment needs are related to the development or rehabilitation of facilities for programs (i.e., human service, recreational, health care, etc.) that serve low- and moderate-income people and to the public facilities needs of lower-income neighborhoods.

GOAL –Build attractive neighborhoods and improve living conditions for low-income residents by investing in community facilities and in public infrastructure for recreation; transportation and accessibility; safety; and neighborhood interaction.

CAPITAL IMPROVEMENT STRATEGY 1

Assist the development, or redevelopment, of community facilities that provide for the delivery of human service programs and other activities for low- and moderate-income people, particularly low-income families, homeless people, people living with disabilities, elderly, and youth. (CIS-1)

Outcomes 2010–2014

Fund construction or rehabilitation of 2 to 3 community facilities over the next five years.

Leverage other public and private resources for community facility development.

Activities to Achieve Outcomes

- Allocate CDBG funds to projects for the development or improvement of community facilities serving low-income people.
- Encourage applicants for CDBG funds to explore other public funding opportunities, such as the State of Washington's Community Facilities Grant Program.

CAPITAL IMPROVEMENT STRATEGY 2:

Fund eligible public improvements in low- and moderate-income neighborhoods in response to priorities established by neighborhood residents and the City. (CIS-2)

Outcomes 2010–2014

Complete nine neighborhood clean-up projects over five years.

Fund six pedestrian safety projects including street lighting, repair of broken sidewalks, and traffic control measures.

Fund park improvement projects.

.Activities to Achieve Outcomes

- Set aside up to \$60,000 in CDBG funds each year for infrastructure improvements in eligible neighborhoods and work with residents to identify projects.
- Coordinate with other City departments to implement selected improvements.

Public Housing Strategy

EHA has recently completed its *Streamlined 5-Year Plan for Fiscal Years 2010-2014*. The strategies outlined in the *Streamlined Plan* were developed in conjunction with the City's goals and strategies for the *Consolidated Plan*. They are summarized below.

- Although the prospects for significant additional Section 8 Housing Choice Vouchers being provided by HUD over in the next five years are remote, the EHA will aggressively pursue any additional vouchers should any become available. Notwithstanding the prospects, the five year plan calls for an additional 1000 vouchers, with an emphasis on those targeted for special populations (Veterans, disabled, homeless and others.) (PHS-1)
- Apply for funds from multiple sources (i.e., the Low-Income Housing Tax Credit Program, tax-exempt bonds, taxable bonds, Community Development Block Grant funds, HOME funds, State Housing funds) to expand the availability of affordable housing in Everett. Current credit market conditions have reduced opportunities for such actions.
- Purchase or construct an additional 250 units of affordable housing plus an equal number to be purchased or developed in order to replace the Baker Heights public housing neighborhood. (PHS-2)
- Seek partnerships with other agencies and local government to leverage and/or apply for funds to acquire, build, or rehabilitate additional housing. (PHS-4)
- Maintain High Performing Housing Authority status as evaluated by HUD for both the Public Housing and the Section 8 Voucher programs and continue to improve customer (tenants and landlords) service. (PHS-5)

- Complete the renovation and remodeling of the 148 public housing units in the Grandview community and commence the renovation of the 34 units at Pineview Apartments. (PHS-6)
- Complete plans for the replacement of the 246 units at Baker Heights to be followed by the sale and redevelopment of the existing site. (PHS-7)
- Continue to make up to 25 Section 8 vouchers available per year for homeowner assistance. (PHS-8)
- Reconfigure 10 two-bedroom public housing units to five four-bedroom units to expand housing options for large families. (PHS-9)
- (PHS-10)
- Provide additional lighting for safety and security in all public housing developments. (PHS-11)
- (PHS-12)
- Provide greater choices for voucher families by joining with the Snohomish County Housing Authority in adopting coterminous county-wide boundaries for both agencies Section 8 Voucher program.
- Continue to support programs that provide health care, educational, and recreational opportunities for residents of public housing, particularly the elderly and disabled households that make up 60% of EHA residents. (PHS-13)
- Partner with other community and faith-based agencies to develop formal and informal resources for the 350 families (approximately one half of all families living in public housing) who speak little or no English. Promote activities that foster understanding and safety in a multi-cultural and ethnically diverse community. (PHS-14)
- Set aside vouchers and provide supportive services over the next five years for 100 families through the Working Families Program. (PHS-15)
- Provide self-sufficiency planning and support to the Family Self Sufficiency participants. (PHS-16)
- Provide Section 8 vouchers to CHIP program clients whose tenants need rental assistance. (PHS-17)
- Complete the conversion of the public housing program to HUD's "project management" approach, including increased emphasis on site-based decision-making.

Anti-Poverty Strategy

Poverty is the result of a set of complex factors related to the ability to work, the ability to find work, and the ability to earn a living wage. Generally speaking, the City has no control over the factors that result in people living in poverty. Job creation and job training programs are developed and implemented at the state and federal level. With the limited resources that are available, the City's role is one of providing resources to the institutions and programs trying to mitigate the impacts of poverty on people's lives and help people who are striving for self-sufficiency.

The City uses CDBG funds and general revenues to support a variety of social service programs serving extremely low- and very low-income residents. These programs provide assistance to families, the elderly, people living with disabilities, and homeless people. They assist with basic needs like food, shelter, and health care, as well as case management, counseling, and childcare. They help families in crisis and victims of domestic violence and child abuse. A report of the Brookings Institution notes that low-income households are able to

stretch their financial resources further when some of their needs (i.e., food, transportation, child care) are met through publicly funded human service programs.

Through the EHA, households can participate in a Family Self Sufficiency Program. EHA has had a Family Self-Sufficiency program since 1994. Families create a plan for how they will move from public housing or the Section 8 program to market-rate housing and, in some cases, homeownership. EHA escrows funds for these families and helps them to implement their plan of self-sufficiency through referral to appropriate education or job training and support services. Depending on their financial circumstances, families can use the voucher payments to help purchase a home, in conjunction with down payment assistance that is available through a number of public and lender-financed programs.

Through the EHA, households can participate in a Family Self Sufficiency Program. EHA has had a Family Self-Sufficiency program since 1994. Families create a plan for how they will move from the Section 8 program to market-rate housing and, in some cases, homeownership. EHA escrows funds for these families and helps them to implement their plan of self-sufficiency through referral to appropriate education or job training and support services. Depending on their financial circumstances, families can use the voucher payments to help purchase a home, in conjunction with down payment assistance that is available through a number of public and lender-financed programs.

EHA and partnering community agencies have also provided vouchers and support services to 25 Working Families and to an additional 25 families annually who receive vouchers under EHA's Project Self Sufficiency. EHA is committed to continue to work with community partnering agencies to provide housing assistance and appropriate services that will enable low-income families to stabilize housing needs and take the training and job search steps necessary to find employment opportunities that can support self-sufficiency.

Finally, the City awards CDBG funds to developers of shelter, transitional, and permanent housing projects which house people in poverty and those trying to move out of poverty.

Over the next five years, the City will continue to implement this same strategy of assisting people living in poverty with basic needs, support services, and programs to promote self-sufficiency.

Economic Development

The City has used limited federal funds for economic development activities. The activities have been related to job training and job creation through capital projects. The City has identified its economic development role, policies, and objectives in the Economic Development Element of the Comprehensive Plan.

Everett recognizes that local government plays an important, though limited, role in affecting the performance of the local economy. The three areas in which the City will take a leadership position are 1) land-use policy, 2) public facility and service investment (e.g., utilities, transportation improvements, public safety), and 3) marketing, cooperation, and coordination with other entities such as the Port of Everett, Chamber of Commerce, and Economic Development Council.

The City has adopted a variety of policies to implement this role. Following are those that are, in part, intended to improve opportunities for low- and moderate-income residents:

- Encourage a variety of employers who need a wide range of job skills to locate in Everett to improve the job opportunities in the community. (EDS-1)
- Invest in infrastructure improvement that provide sufficient utility capacity, transportation facilities, and public services necessary to support economic development and job growth and development of an adequate supply of affordable housing. (EDS-2)
- Integrate needed housing in close proximity to businesses, services and public infrastructure. (EDS-3)
- Promote residential density development standards in areas where residential growth is desired and that warrant redevelopment investment. Allow a wide range of suitable uses in zoning designation for areas with redevelopment potential. (EDS-4)
- Encourage development of community and neighborhood business centers to support surrounding residents. (EDS-5)
- Continue the Neighborhoods' program to promote citizen involvement in City government. (EDS-6)
- Encourage women, minorities and handicapped people to compete for work and contracts to serve City government. (EDS-7)
- Encourage programs in the private sector, and establish programs in the City, to address the needs of the unemployed and the underemployed. (EDS-8)
- Continue efforts to develop a diverse housing supply to meet the needs of all types of households in all income levels. (EDS-9)
- Work with schools, business and labor interests to establish programs for improving the competitive opportunity in the job market for all citizens. (EDS-10)
- In cooperation with the Economic Development Council, Chamber of Commerce, Port, and the Private Industry Council, encourage and promote the use of the workforce in Everett when recruiting new industry. (EDS-11)
- Plan for the housing needed for employees of local businesses and provide good transportation service to employment centers. (EDS-12)
- Encourage links between schools and social service agencies for training and job skill programs. (EDS-13)
- Consider the cost of housing when adopting plans and regulations for residential uses. (EDS-14)
- Work with nonprofit agencies and private developers to increase the supply of affordable housing. (EDS-15)
- Create new opportunities for a variety of people to work, live, and visit Everett. This could include college students, artists, health professionals, skilled trade workers, and others who help to make Everett a desirable place to live and work. (EDS-16)

APPENDICES

**City of Everett
Citizen Participation Plan
Housing and Community Development
Block Grant Program**

I. Introduction:

The City of Everett recognizes the need for, and the value of, involving citizens in the development, implementation and evaluation of the Housing and Community Development Block Grant Program. The Citizen Participation Plan sets the process for Everett citizens to articulate needs and concerns, assist in the implementation of projects, and assess the progress and performance of projects.

The overall goal of the Community Participation Plan is to aid City officials in serving the needs of the citizens of Everett. Program objectives are as follows:

1. Provide an effective method for the selection of representatives from a broad range of citizens' groups and interests, including geographic areas, social, economic, and ethnic groups, and business interests.
2. Provide communication between citizen representatives and the Mayor, City Council, and other City officials.
3. Provide citizens with timely and current information concerning the funds available for housing and community development, the range of eligible activities, and other pertinent information about the program.
4. Provide City officials with timely and current information concerning community needs and desires, as viewed and prioritized by citizens, and citizen recommendations for action to be taken by the City.

The Citizen Participation Program is a joint effort between City officials and City residents. The Everett Department of Planning and Community Development will assist in the operation of the program by maintaining contact with citizen representatives and City officials, and by providing technical assistance as required for the successful and effective development and implementation of the Housing and Community Development Block Grant Program.

II. Committee for Housing and Community Development

A. Duties and Responsibilities

The major vehicle to be used by the City of Everett for involving citizens in the development and implementation of the Housing and Community Development Program is the Citizens Advisory Committee for Housing and Community Development (CAC). The Committee consists of eleven (11) members, representing a broad range of community interests and backgrounds. The Committee is charged by the Mayor and City Council with developing the Housing and Community Development Program, application guidelines, and specifically with making recommendations concerning the allocation of Community Development Block Grant entitlement funds and community wide housing subsidy resources.

The Citizens Advisory Committee for Housing and Community Development was created by City Ordinance #342-74. Current duties and responsibilities of the Committee are as follows:

1. To develop a Consolidated Plan every five years.

2. To develop the Annual Action Plan, including activities to be undertaken with Community Development Block Grant funds.
3. To develop a plan for undertaking activities with other available Federal, State and local funding.
4. To develop and implement a process which encourages participation of those citizens likely to be affected by proposed community development activities.
5. To meet additional application requirements as needed, including any future amendments to the Housing and Community Development Program.

B. Selection of Committee Members

The CAC will consist of a broad range of community groups and interests, including representatives of diverse geographic areas, social, economic and ethnic groups, and business interests in the City.

Nominations for Committee members will be solicited from individual citizens and community organizations. Special efforts will be made to solicit nominations from minority and low or moderate income groups and organizations to ensure substantial representatives of these groups.

The Everett Department of Planning and Community Development will be responsible for soliciting nominations from the community and making recommendations to the Mayor. The Mayor will appoint and remove citizen representatives to the CAC with the approval of the City Council. Terms of service of Committee members will be six years as provided for in the City Charter.

Prior to the renewal of the annual application process, members of the CAC will be required to indicate their intention to serve on the Committee during the year. Members of the Committee will be required to attend a minimum of 50% of all meetings held during the year. Failure to do so will result in automatic removal from the Committee except under special excused circumstances. Any vacated position on the Committee will be filled through the normal nomination and selection process.

The Department of Planning and Community Development, the Mayor, and the City Council will be responsible for making special efforts to ensure that, if possible, at least one representative from the following groups will be selected to serve on the Committee: north end residents, south end residents, low and moderate income groups, elderly residents, minority groups, handicapped persons, females, social service organizations serving low and moderate income clients, financial institutions, and real-estate related organizations.

C. Organizational Structures

The CAC will elect a chairperson and a vice-chairperson to head the Committee. The duties of the chairperson will include: presiding over Committee meetings, reviewing agendas, and presenting formal recommendations to the City Council.

Sub-committees may be formed to concentrate on major areas of concern. A chairperson will be appointed by the Chairperson of the CAC to head each sub-committee. Each sub-committee will be responsible for reporting the results of their efforts.

D. Methods of Operation

All meetings of the CAC and its sub-committees will be open to the public. Notice of these meetings will be sent to all individuals and groups on the Committee's mailing list. The Committee will hold public hearings to inform citizens about the provisions of the Housing and Community Development Act, to answer any questions, and to obtain recommendations and comments concerning the allocation of Community Development Block Grant funds and assisted housing subsidies.

Roberts Rules of Order will be used at all formal meetings. A quorum constitutes 50% of the Committee membership in attendance.

III. Process to Involve and Inform Citizens

It is important that the citizens of Everett are informed, in a timely fashion, of the resources available to the City for housing and community development, the range of eligible activities, and other important program requirements. The primary methods for the dissemination of information to the public will be CAC meetings and mailings, public hearings, the media, and public review locations like the Everett Public Library.

A. Citizen Advisory Committee Meetings

During the planning process, the CAC and its subcommittees will meet regularly. All meetings of the Committee and its subcommittees will be open to the public. During the remainder of the year, the Committee will meet, as necessary, to consider the implementation of, and amendments to, the Housing and Community Development Program. Individuals and organizations on the Committee mailing list will be notified of all Committee and subcommittee meetings.

B. Neighborhood Involvement

Each Community Development Block Grant designated neighborhood will go through a process to select projects in their neighborhood. This process will include:

1. Needs survey in each Community Development Block Grant eligible neighborhood.
2. Projects selected based on identified needs.
3. Neighborhood vote to prioritize projects.
4. Prioritized projects to given to Citizen's Advisory Committee and then selected based on all Community Development projects and budget.
5. Recommendations for neighborhood projects and on to City Council as part of overall Community Development Block Grant Program budget.

C. Public Hearings

Each year no less than two public hearings will be held by the Citizens Advisory Committee and will be held at times and locations which permit widespread participation by citizens. One hearing will be held to inform citizens of the progress of program activities from the previous program year. Citizens will have the opportunity to ask questions and make comments or

suggestions concerning the City's community development and housing programs. The second public hearing will be on the proposed recommendations for the Draft Consolidated Plan and Community Development Block Grant project funding. The Citizens Advisory Committee recommendations will go to City Council. City Council will hold a public hearing and then make its decision.

D. Mailing List

A Citizens Advisory Committee mailing list will be maintained and updated by the Everett Department of Planning and Community Development. The list will be comprised of neighborhood organizations, minority and low income groups and individuals, groups and organizations likely to be affected by housing and community development activities, and all other individuals and groups who have expressed interest in local housing and community development activities and have asked to be on the mailing list.

E. Public Review

The Everett Department of Planning and Community Development and the Public Information Desk at both branches of the Everett Public Library will be used as the main depositories of the Everett's Consolidated Plan, except those records protected by privacy laws and confidentiality obligations, all other housing and community development documents will be available for public review at the Everett Department of Planning and Community Development, upon request.

F. Media Coverage

1. Newspaper: News releases of major housing and community development events will be sent to the Herald. The City will publish, in the Herald, notices of all public hearings.
2. Radio: development events will be sent to local radio stations.

G. Community Outreach

Upon request, outreach efforts will be made, by the Everett Department of Planning and Community Development staff and/or CAC members, to interested groups and organizations in Everett.

IV. Citizen Input

Citizen comments will be encouraged during all stages of the community development program from initiation of project ideas to implementation. Citizens will be encouraged to express their views at Citizen Advisory Committee meetings, public hearings, and other Community Development Block Grant related meetings.

In addition, program announcements will include instructions for citizen submittal of views on all aspects of the community development program. To the greatest extent possible, written responses to written comments will be provided within fifteen (15) days of receiving the comments. In addition, every attempt will be made to respond to comments prior to applicable final hearing.

V. Citizen Involvement in Program Implementation

The level of citizen participation in the implementation of Community Development Block Grant projects will depend on the nature of each project itself. Projects which lend themselves to citizen involvement will utilize citizens in advisory roles. The use of citizens in other projects, which are technical in nature, will be limited to policy decisions. Special efforts will be made to obtain input from citizens who are most impacted by each project.

VI. Complaints

A. City of Everett

The Department of Planning and Community Development will be responsible for processing any complaints received concerning the housing and community development program to the extent feasible, and complaints will receive written responses from the Department of Planning and Community Development within fifteen (15) days of the filing of the complaint.

B. HUD

Citizens will be advised of the opportunity to make comments on the annual application to the Seattle Area HUD Office.

VII. Role of the City

A. Everett Department of Planning and Community Development

The Everett Department of Planning and Community Development has been delegated the responsibility for providing technical assistance in the implementation and operation of this Citizen Participation Plan. The Department of Planning and Community Development will assist the CAC and any individual citizen or group requesting technical assistance during any phase of the community development process.

More specifically the Department of Planning and Community Development will be responsible for the orientation of citizens to the Housing and Community Development Act, its rules and regulations, and its intent; for the provision of technical assistance to individuals and groups interested in submitting proposals for funds; for serving as a liaison between citizens and other City departments and officials, and HUD representatives.

A staff member from the Department of Planning and Community Development will be assigned to attend CAC meetings and subcommittee meetings to provide technical assistance and advice as requested and to record minutes of these meetings. The Department of Planning and Community Development will also be responsible for CAC mailings, public and legal notices, and other methods for informing citizens of the housing and community development program.

B. City Officials

The City Council may designate at least one Council member to serve as liaison between the Citizens Advisory Committee and the Council. Channels of communication will remain open between the Mayor and the Citizens Advisory Committee in order to ensure that timely and current information will be exchanged between citizens and City officials.

VIII. Neighborhood Participation

Participation in the decision-making process by residents of low and moderate income neighborhoods where Community Development Block Grant-funded activities are concentrated will be strongly encouraged. The Everett Department of Planning and Community Development will be responsible for facilitating and coordinating citizen participation.

A. Planning Staff

A Planning and Community Development staff person will be assigned to work closely with neighborhood residents on problems and projects directly related to Community Development Block Grant activities.

Responsibilities of the community planner are as follows:

1. Assist in the organization of neighborhood groups to take an active role in planning and executing neighborhood improvements.
2. Assist neighborhoods in the development of local Community Development Block Grant applications.
3. Provide technical assistance to neighborhood groups, including the provision of information about the Community Development Block Grant program, City policies and programs, and the technical/political feasibility of proposed projects.
4. Assist in the dissemination of pertinent information, results of actions taken, and progress reports.

The level of involvement by the Planning and Community Development staff person will vary depending on the need for support services and technical assistance and on the ability of neighborhood groups to function independently.

B. Neighborhood Participation

Each neighborhood funded with Community Development Block Grant funds will have a neighborhood structure. The organizational structure of neighborhood groups will be left to the discretion of each neighborhood, unless the Mayor or City Council feels it is necessary to give direction. Widespread neighborhood involvement will be encouraged in the development of a feasible program for neighborhood improvement and the implementation of such a program. Neighborhood residents will be informed of meetings via mail-outs, and neighborhood and City newspapers.

IX. Participation

The City of Everett will provide translators for non-English speaking and hearing impaired residents at Public Hearings when the City is given at least three days notice that such translation is required.

Required HUD Tables

Table 1 A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	258	5	0
	Transitional Housing	82	5	224
	Permanent Supportive Housing	358	3	222
	Total	698	13	446
Persons in Families With Children				
Beds	Emergency Shelter	90	0	0
	Transitional Housing	1037	49	0
	Permanent Supportive Housing	560	0	282
	Total	1687	49	282

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	46	329	44	419
1. Number of Persons in Families with Children	128	964	166	1258
2. Number of Single Individuals and Persons in Households without children	228	83	449	760
(Add Lines Numbered 1 & 2 Total Persons)	356	1047	615	2018
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	173		65	238
b. Seriously Mentally Ill	168			
c. Chronic Substance Abuse	269			
d. Veterans	42			
e. Persons with HIV/AIDS	14			
f. Victims of Domestic Violence	263			
g. Unaccompanied Youth (Under 18)	31			

Source: Snohomish County's Continuum of Care Application and Planning Process. The table includes data gathered by the Snohomish County Homeless Policy Task Force's point in time count, shelter count, and facility survey.

Table 1C
Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)

#	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Homeless Objectives			
HS-2	Maintain effective shelters and transitional housing facilities in order to serve	Individuals served	2,600 Annually	
HS-2	Promote the countywide availability of shelter and transitional housing facilities for the homeless.	Individuals served	2,600 Annually	
HS-2	Increase shelter beds, transitional housing units, and/or rent subsidies for homeless people. Add to the existing shelter/transitional housing supply.	Individuals served	250 Annually	
HS-3	Support homeless prevention programs to assist households to retain their housing.	Households assisted	6 Annually	
HS-3	Increase the supply of permanent supportive rental housing units.	Households assisted	10 Annually	
HSS-1	Through emergency service programs, assist homeless people, those with special needs, and low-income families and individuals, with their basic needs (i.e., food, clothing, medical care).	Individuals served	1,000 Annually	
HSS-1	Assist low-income people through a variety of social service programs that provide access to case management, childcare, transportation, health care, counseling, treatment, training and recreation.	Individuals served	1,000 Annually	
PHS-1	Aggressively pursue additional voucher should any become available.	New vouchers	50 Vouchers	

TABLE 2A
Priority Needs Summary Table

PRIORITY HOUSING NEEDS (households)		Priority Need Level* High, Medium, Low		Unmet Need	Goals
Renter	Small Related	0-30%	High	1,420	40
		31-50%	High	1,170	40
		51-80%	Medium	680	5
	Large Related	0-30%	High	305	15
		31-50%	High	385	15
		51-80%	Medium	284	5
	Elderly	0-30%	High	674	25
		31-50%	High	429	25
		51-80%	Medium	265	0
	All Other	0-30%	High	1,135	25
		31-50%	High	1,192	25
		51-80%	Medium	619	5
Owner		0-30%	High	824	55
		31-50%	High	733	65
		51-80%	High	1,685	160
Special Needs		0-80%	High	_____	25 beds
Total Goals					535
Total 215 Goals					510
Total 215 Renter Goals					225
Total 215 Owner Goals					285

*High Priority
Medium Priority
Low Priority

Activities will be funded with federal funds
Activities may be funded with federal funds
Activities will not be funded with federal funds but the city will consider certifications of consistency for other agencies' applications for federal funding

**TABLE 2B
COMMUNITY DEVELOPMENT NEEDS**

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level* High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
PUBLIC FACILITY NEEDS (projects)				
Senior Centers	Low			
Handicapped Centers	High			
Homeless Facilities	High			
Youth Centers	High			
Child Care Centers	High			
Health Facilities	High			
Neighborhood Facilities	Medium			
Parks and/or Recreation Facilities	Medium			
Parking Facilities	Low			
Non-Residential Historic Preservation	Low			
Other Public Facility Needs	Medium			
INFRASTRUCTURE (projects)				
Water/Sewer Improvements	Low			
Street Improvements	Medium			
Sidewalks	Medium			
Solid Waste Disposal Improvements	Low			
Flood Drain Improvements	Low			
Other Infrastructure Needs	Low			
PUBLIC SERVICE NEEDS (people)				
Senior Services	High			
Handicapped Services	High			
Youth Services	High			
Child Care Services	High			
Transportation Services	Medium			
Substance Abuse Services	Medium			
Employment Training	High			
Health Services	High			
Lead Hazard Screening	Low			
Crime Awareness	Low			

Appendix B

Other Public Service Needs	Low			
ECONOMIC DEVELOPMENT				
ED Assistance to For-Profits (businesses)	Low			
ED Technical Assistance (businesses)	Medium			
Micro-Enterprise Assistance (businesses)	Medium			
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	Low			
C/I* Infrastructure Development (projects)	Low			
Other C/I* Improvements (projects)	Low			
PLANNING				
Planning	High			
TOTAL ESTIMATED DOLLARS NEEDED:				

*Commercial or Industrial Improvements by Grantee or Non-profit

***H**igh Priority Activities will be funded with federal funds

Medium Priority Activities may be funded with federal funds

Low Priority Activities will not be funded with federal funds but the city will consider certifications of consistency for other agencies' applications for federal funding

Table 2C
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

#	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Rental Housing Objectives			
HS-1	New construction, or acquisition and/or rehabilitation of transitional and/or permanent housing units such that least 80% of units are affordable to households with incomes of less than 50% of the median income, with the balance of units primarily affordable to households with between 50% and 80% of the median.	Housing units	225 over five years	
HS-1	Support EHA in its efforts to preserve and maintain public housing units located in Everett and to maximize federal rent subsidies for households with incomes of less than 50 percent of the area median income.	Housing units & vouchers	1047 units & 2474 vouchers	
HS-3	Increase the supply of permanent supportive rental housing.	Housing units	60 units over 5 years	
HS-4	Assist people with special needs to obtain or retain appropriate housing.	Individuals served	30 over 5 years	
HS-4	Assist in efforts to maintain rent subsidies through the Section 8 and set-asides for public housing units for people with special needs.	Vouchers & unit set-asides		
PHS-15	Set aside vouchers and provide supportive services for families through the Working Families Program.	Family households	100 over 5 years	
	Homeowner Assistance Objectives			
HS-4	Assist elderly and /or disabled homeowners to remain in their homes.	Homeowners	450 over 5 years	
HS-5	Assist very low-, low- and moderate-income homeowners to improve the physical condition of homes.	Homeowners	150 over 5 years	
HS-5	Weatherize housing units housing low- and moderate-income households.	Housing units	40 over 5 years	
HS-6	Assist first-time buyers to purchase homes.	Households	10 over 5 years	
HS-6	Develop new units for income eligible first-time homebuyers.	Households	10 over 5 years	
HS-6	Assist Section 8 tenants to purchase homes.	Households	5 over 5 years	

Appendix B

HSS-1	Assist low-income people through a variety of social service programs that provide access to case management, childcare, transportation, health care, counseling, treatment, training and recreation.	Individuals served	1,000 Annually	
CIS-1	Fund construction or rehabilitation of 2 to 3 community facilities over the next five years.	Buildings	3 over 5 years	
CIS-1	Assist with neighborhood clean-up in low- and moderate-income neighborhoods.	Clean-up projects	9 over 5 years	
CIS-1	Improve pedestrian safety through projects including street lighting repair of broken sidewalks, and traffic control measures.	Projects	6 over 5 years	
CIS-1	Improve quality of life for low- and moderate-income residents through park improvement and neighborhood beautification projects.	Projects	5 over 5 years	

NOTE: Table 2C includes those objectives of the Consolidated Plan that are quantifiable in terms of outcomes.

Performance Measurement

In 2003, HUD issued Community Planning and Development (CPD) Notice 03-09²⁷ encouraging grantees to develop performance measurement systems for formula grant programs such as the Community Development Block Grant and HOME. The Notice contemplated a system that would measure both productivity (the quantifiable outputs of an activity) and program impact (the extent to which an activity has the desired impact in the community and/or in the lives of beneficiaries). Although no longer the case, it was anticipated at the time of the Notice that by 2005 grantees would include performance measures in their Consolidated Plans and report on them through the Consolidated Annual Performance and Evaluation Report (CAPER).

The most recent guidance related to development of a performance measurement system can be found on HUD's website²⁸ in response to the question, "Are outcome measures required [in the Consolidated Plan]?"

"While outcome measures are not currently required for most formula grant programs, grantees are strongly encouraged to identify at least one proposed outcome and one actual outcome in their consolidated plan and annual performance and evaluation report."

Everett has historically identified productivity outcomes, wherever possible, in conjunction with the strategies of the Consolidated Plan, and measured performance against them over the life of the Plan. In response to the current HUD guidance, the impact measures for the following selected strategies will also be implemented and reported.

Housing

HS-1. Preserve and expand decent, safe, and affordable housing opportunities for low-income renters, particularly those with incomes of less than 50% of median income, and less than 30% of median income.

Outcomes 2010-2014

- 225 transitional and/or permanent housing units (including 50 for special needs populations) acquired/rehabilitated or constructed in order to provide housing for 180 households with incomes of less than 50% of the median income and 45 households with between 50% and 80% of the median.
- .

Impact Measures

- Recipients of funding for construction or acquisition/rehabilitation of housing units will, for initial tenants, provide information on the cost and quality of their former residence compared with the cost and quality of the City assisted unit(s).
- Initial residents will be briefly surveyed about quality of life changes resulting from their access to a decent, safe, affordable housing unit.

²⁷ Issued September 3, 2003; expired September 3, 2004

²⁸ <http://www.hud.gov/offices/cpd/about/conplan/QandA.doc>

HS-3. Address the needs of those who are at-risk of becoming homeless as well as those who are chronically homeless in order to achieve real progress in ending homelessness.

Outcome 2010-2014

- Support homeless prevention programs to assist 30 households to retain their housing.
- Increase the supply of permanent supportive rental housing by 60 units.

Impact Measure

- Recipients of assistance will be asked to describe the impact on their housing and life situations that would have occurred without the assistance.

HS-5. Provide home repair assistance for low-income homeowners so they might continue to live safely and affordably in their homes.

Outcomes 2010-2014

- Assist 450 elderly and/or disabled homeowners with home repair (major and minor) loans/grants.
- Assist 150 very low-, low- and moderate-income homeowners and improve the physical condition of 150 housing units with home repair loans. (This is inclusive of 60 loans to be made to elderly and/or disabled homeowners.)
- Provide weatherization for 40 homes.

Impact Measure

- Recipients of repair and weatherization assistance will be surveyed about the impact of the assistance on their safety, housing costs, ability to remain in their home, and/or quality of life.

HS-6. Support increased homeownership for low-income, first-time homebuyers.

Outcomes 2010-2014

- Assist 10 first-time buyers to purchase homes.
- Develop 10 new units for income eligible first-time homebuyers over the next five years.
- Assist 5 Section 8 tenants to purchase homes.

Impact Measures

- Using Census data, the percentage of homeowners vs. renters will be measured to determine if ownership in the City is increasing.

- Homebuyers will be surveyed related to the impact of the assistance on their ability to purchase a home at all and to purchase in a location of choice. They will also be asked about the benefits of homeownership (i.e., stability, self-sufficiency, and financial well-being) and the impact that purchasing a home has had in their lives.

CAPITAL IMPROVEMENTS

CIS-1. Assist the development, or redevelopment, of community facilities that provide for the delivery of human service programs and other activities for low- and moderate-income people, particularly low-income families, homeless people, people living with disabilities, elderly, and youth.

Outcomes 2010-2014

- Fund construction or rehabilitation of 2 to 3 community facilities over the next five years.
- Leverage other public and private resources for community facility development.

Impact Measures

- Program providers and users of a facility will be surveyed about the community and personal benefits provided by the facility, including such things as access to previously unavailable services, development of community connections, and overall neighborhood improvement.
- A summary of leveraged resources will be prepared for each facility funded.

CIS-2. Fund eligible public improvements in low- and moderate-income neighborhoods in response to priorities established by neighborhood residents and the City.

Outcomes 2010-2014

- Complete nine neighborhood clean-up projects over five years.
- Fund six pedestrian safety projects including street lighting, repair of broken sidewalks, and traffic control measures.
- Fund park improvement projects.

Impact Measures

- Neighborhood residents will be surveyed about the quality of the program/improvement, the effect on the neighborhood (i.e., increased safety or pedestrian access, etc.), and how the program/improvement has affected them personally.